Foreign . . .

Continued from page 2

redefined and broadened by the American Banker to include the following demand deposit items for the bank, its domestic subsidiaries, and its Edge banking offices in the U.S.: deposits due foreign governments and official institutions; deposits due the U.S. branches and agencies of foreign banks; and deposits due other banks in foreign countries. Data for the bank and its domestic subsidiaries are taken from Schedule F — Deposits, of the Report of Condition, or call report, submitted by banks to the federal regulatory agencies. Edge data were provided to the American Banker by the Federal Reserve Board and are based on te Edge's Report of Condition, Schedule C — Deposits.

Under the American Banker's old definition used prior to this year, only deposits due other banks in foreign countries and deposits due the foreign branches of U.S. banks from the domestic call report, excluding Edges, were used. Therefore, the major changes are the inclusion of Edge subsidiaries and two new deposit items.

The rationale for the inclusion of the Edge subsidiaries is that, in the case of banks headquartered outside New York with New York Edge offices, the exclusion of Edge balances understates their correspondent balances, because a sizable portion of their banking activity for foreign respondents is routed through their New York Edges.

70% in US Edges

For example, as mentioned above, the table on page 12A shows that almost 70% of Bank of America's correspondent balances due foreign banks are located in their U.S. Edge banking offices. Similarly, 84% of Wells Fargo's foreign correspondent balances are located in its Edge; 46% of Security Pacific National Bank, Los Angeles, foreign correspondent balances are in its Edge offices; 62% for Continental Illinois National Bank & Trust Co., Chicago; and 30% for First National Bank of Chicago.

Edge balances were not included previously because their data were not made available to the public until 1980. With the help of the Federal Reserve Baord, the American Banker was able to extract the correspondent balances for all Edge banking offices in the U.S.

The Federal Reserve data are combined (not consolidated) data for the Edge and all its U.S. offices. For example, in the case of Bank of America, the $366 million in correspondent balances is the sum of these balances in the Edge's head office in San Francisco plus the Edge's branch offices in Chicago, Miami, New York, Houston, Seattle, Minneapolis, Cleveland, Dallas, Boston, Atlanta, and St. Louis.

The rationale for inclusion of deposits due foreign governments and official institutions is that the bulk of these deposits are placed by institutions for other institutions conducting a commercial banking business and receiving correspondent services.

Similarly, deposits due the U.S. branches and agencies of foreign banks are related to foreign correspondent banking. Unfortunately, these deposits were not broken out separately on the call report until Dec. 31, 1978. Prior to that date, these deposits were included in "deposits due other U.S. commercial banks."

Other Findings

The $11.4 billion in correspondent balances due foreign banks was equivalent to $95.7% of the $11.9 billion in these deposits held by all large and medium sized banks in the nation plus all 177 U.S. Edge banking offices. This ratio was 96.8% a year earlier.

Of the $11.4 billion in these balances, $1.5 billion, or 13.2%, were held by the Edge banking offices of the 41 banks with such offices. The $1.5 billion was equivalent to 95.5% of the $1.57 billion in these deposits held by all U.S. banking offices at midyear. At midyear 1981, Edge offices accounted for 18.8%, or $4.6 billion, of the $24.5 billion in foreign correspondent balances of the 67 banks in the listing. The $4.6 billion was equivalent to 97.5% of the $4.72 billion held by all 119 U.S. Edge banking offices.

Gains in Rank

Twenty-four banks in the tabulation posted gains in rank from the previous year.

The largest advance was made by First City National Bank, Houston, which rose 22 places to 28th.

Southeast Bank NA, Miami, was next advancing 14 places to 27th, and Bank Leumi Trust Co., New York, rose 13 places to 24th.

American Security Bank NA, Washington, D.C.,, was up 10 places to 33d, and Brown Brothers Harriman & Co., New York, moved up eight places to 20th.

— L. Michael Cacace

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Baer American Names Bodner

NEW YORK — David E. Bodner, 48, has been named president-designate of Baer American Banking Corp., the United States banking arm of Bank Julius Baer & Co. Ltd. in Zurich.

Mr. Bodner, who will assume his post early next year, will succeed Ferdinard Koch, who is returning to Switzerland.

George F. Geigy continues as chairman of Baer American Banking Corp.

Mr. Bodner joins the Baer American, where he also becomes a director, from his position as a senior vice president of Chemical Bank. Most recently, he was senior adviser for asset and liability management at Chemical. Before that, he was manager of international treasury and foreign exchange operations.

Prior to joining Chemical in 1974, Mr. Bodner was vice president of the Federal Reserve Bank of New York, in the foreign function, and was responsible for the management of United States Treasury and Federal Reserve foreign exchange operations.

Mr. Bodner received a bachelor of arts degree from Wesleyan University and a master of arts in economics from New York University. ■

American Banker

ranks the Top Correspondent Banks

1	Chase Manhattan Bank NA, New York	841,894	5,432,938	2	+ 1	1,080,098	[illegible]
2	First National Bank of Chicago	813,802	1,032,736	10	+ 8	503,148	482,117
3	Manufacturers Hanover Trust Co., New York	810,156	6,844,022	1		1,381,288	558,571
4	Continental Illinois Nat'l Bank & Trust Co., Chicago	790,827	1,089,094	8	+ 4	1,644,522	1,082,450
5	Morgan Guaranty Trust Co., New York	788,531	3,273,215	3		481,021	345,601
6	Chemical Bank, New York	562,724	2,104,910	7	+ 1	997,324	504,803
7	InterFirst Bank Dallas NA	535,027	557,117	13	+ 6	0	0
8	Citibank NA, New Y[illegible]	491,000	[illegible]	4		884,000	336,895
9	First National Bank [illegible] Boston	447,502	[illegible]	14	[illegible]	11,769	32,072
10	Philadelphia Nation[illegible]	371,988	[illegible]	21	[illegible]	[illegible]	0
11	Bank of America [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	737,225
12	RepublicBank Da[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	187,321
13	Crocker Nationa[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	0
14	Security Pacific National [illegible] Los Ang[illegible]	[illegible]	[illegible]	17	+ 3	[illegible]	44,929
15	First Interstate Bank of California, Los Angeles	327,706	339,375	22	+ 7	10.501	3,716
16	Texas Commerce Bank NA, Houston	327,597	302,361	25	+ 9	133,204	160,756
17	Bankers Trust Co., New York	304,617	3,001,809	5		1,048,102	612,743
18	Northern Trust Co., Chicago	300,055	434,131	15		112,141	108,384
19	First City National Bank, Houston	273,464	311,111	24	+ 5	46,449	108,197
20	Mercantile National Bank, Dallas	266,210	[illegible]	29	+ 9	74,107	91,968
21	National Bank of Detroit	[illegible]	[illegible]	[illegible]	+ 9	8,938	27,520
22	Irving Trust Co., New York	[illegible]	[illegible]			481,637	92,999
23	Harris Trust & Savings Bank, Chicago	[illegible]	[illegible]	[illegible]	+ 16	26,462	23,655
24	First National Bank of Atlanta	[illegible]	[illegible]	[illegible]	+ 8	71,416	36,923
25	American National Bank & Trust Co., Chicago	[illegible]	[illegible]	[illegible]	+ 44	0	0
26	Northwestern National Bank, Minneapolis	217,804	209,907	36	+ 10	72,295	113,692
27	Wells Fargo Bank NA, San Francisco	217,463	219,977	34	+ 7	58,034	15,956
28	Hartford National Bank & Trust Co., Conn.	215,205	316,546	23		400	1,197
29	Citizens & Southern National Bank, Atlanta	214,594	354,945	20		37,169	53,560
30	First Wisconsin National Bank, Milwaukee	205,347	176,513	43	+ 13	20,909	15,190
31	Bank of the S[illegible] NA, Houston	196,934	137,629	53	[illegible]	19,423	28,624
32	Indiana National B[illegible]k, [illegible]	195,514	178,325	42	[illegible]	12,353	14,748
33	Citizens Fidelity B[illegible] Trus[illegible] Lo[illegible]sville, [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	62,881
34	Mellon Bank NA, [illegible]burgh	[illegible]	[illegible]	[illegible]		[illegible]	174,467
35	First National Ban[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	55,124
36	Allied Bank of Tex[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	122,838
37	First National Bank, St. Paul, M[illegible]n	174,682	111,294	63	+ 26	105,890	25,360
38	Mercantile Trust Co. NA, St. Louis, Mo	170,550	264,479	28		131,810	79,519
39	Union Bank, Los Angeles	169,367	167,425	46	+ 7	29,062	30,148
40	Trust Company Bank, Atlanta	167,710	223,301	33		18,524	5,349
41	Centerre Bank NA, St. Louis, Mo	[illegible]	[illegible]	47	+ 6	133,916	133,843
42	First Tennessee Bank NA, Memphis	[illegible]	[illegible]	62	+ 20	0	0
43	First National Bank of Florida, Tampa	[illegible]	197,515	38			0
44	Shawmut Bank of Boston NA	[illegible]	[illegible]	50	+ 6	[illegible]	33,075
45	Fidelity Bank, Philadelphia	153,632	188,029	41	[illegible]	[illegible]	15,577
46	North Carolina National Bank, Charlotte	152,963	208,645	37	[illegible]	[illegible]	44,650
47	Boatmen's National Bank, St. Louis, Mo	.152,651	128,319	[illegible]	[illegible]	[illegible]	20,503
48	Bank of New York	138,905	672,078	[illegible]	[illegible]	[illegible]	19,573
49	United Bank of Denver NA	135,863	[illegible]	[illegible]	[illegible]	[illegible]	15.122
50	First National Bank & Trust Co., Oklahoma City	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
87	First American Ban[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
88	Peoples National Ba[illegible]	68,528	60,052	110	+ 22	524	245
89	Capital Bank & Trust[illegible]	67,339	73,440	90	+ 1	16,062	9,846
90	First National Bank, J[illegible]	66,858	83,649	83		12,379	14,490
91	InterFirst Bank Housto[illegible]	66,454	108,084	64		28,083	59,775
92	Seattle-First National Ba[illegible]	64,908	87,841	77		201,495	96,197
93	Fourth National Bank & [illegible]o., Wichita, Kan	63,456	70,962	95	+ 2	6,276	10,451
94	Sun Bank NA, Orlando, [illegible]	62,653	85,818	79		0	1,000
95	Central Bank of the Sout[illegible] Birmingham, Ala	61,372	56,330	119	+ 24	764,000	18,623
96	Bank of the South NA, Atlanta	61,290	72,557	93		17,755	16,945
97	American Bank & Trust Co., Baton Rouge, La	61,231	63,517	105	+ 8	27,140	27,947
98	National City Bank, Cleveland	60,096	84,798	81		1,100	2,911
99	Provident National Bank, Philadelphia	59,609	106,911	66		21,713	17,711
100	First State Bank, Abilene, Tex	58,989	63,573	122	+ 22	72,489	69,525

1. Chase Manhattan Bank NA, New York	$841, 894, 000
2. First National Bank of Chicago	$813, 802, 000
3. Manufacturers Hanover Trust Co., New York	$810, 156, 000
4. Continental Illinois Nat'l Bank & Trust Co., Chicago	$790, 827, 000
5. Morgan Guaranty Trust Co., New York	$788, 531, 000
6. Chemical Bank, New York	$562, 724, 000
7. InterFirst Bank Dallas NA	$535, 027, 000
8. Citibank NA, New York	$491, 000, 000
9. First National Bank of Boston	
10. Philadelphia National Bank	
11. Bank of Ameri[illegible]	

AT A GLANCE: Who's tops?

Banks by Demand Deposits Due to U.S. Banks(a)

Banks With Correspondent Demand Deposits of $10 Million or More

Compiled by American Banker Copyright 1982

Rank 6/30/82		Demand Deposits Due to U.S. Banks (in thousands of $) 6/30/82	6/30/81	Rank 6/30/81	Gain	Time and Savings Deposits Due U.S. Banks (in thousands of $) 6/30/82	6/30/81
1	Chase Manhattan Bank NA, New York	841,894	5,432,938	2	+ 1	1,080,098	148,349
2	First National Bank of Chicago	813,802	1,032,736	10	+ 8	503,148	482,117
3	Manufacturers Hanover Trust Co., New York	810,156	6,644,022	1		1,381,288	558,571
4	Continental Illinois Nat'l Bank & Trust Co., Chicago	790,827	1,089,094	8	+ 4	1,644,522	1,082,450
5	Morgan Guaranty Trust Co., New York	788,531	3,273,215	3		481,021	345,601
6	Chemical Bank, New York	562,724	2,104,910	7	+ 1	997,324	504,803
7	InterFirst Bank Dallas NA	535,027	557,117	13	+ 6	0	0
8	Citibank NA, New York	491,000	3,046,067	4		884,000	336,895
9	First National Bank of Boston	447,502	450,459	14	+ 5	11,769	32,072
10	Philadelphia National Bank	371,988	341,643	21	+ 11	1,273	0
11	Bank of America NT&SA, San Francisco	366,728	355,724	19	+ 8	1,856,632	737,225
12	RepublicBank Dallas NA	358,417	362,702	18	+ 6	106,375	187,321
13	Crocker National Bank, San Francisco	353,219	410,806	16	+ 3	0	0
14	Security Pacific National Bank, Los Angeles	328,608	374,031	17	+ 3	132,947	44,929
15	First Interstate Bank of California, Los Angeles	327,708	339,375	22	+ 7	10,501	3,716
16	Texas Commerce Bank NA, Houston	327,597	302,361	25	+ 9	133,204	160,756
17	Bankers Trust Co., New York	304,617	3,001,809	5		1,048,102	612,743
18	Northern Trust Co., Chicago	300,086	434,131	15		112,141	108,384
19	First City National Bank, Houston	273,464	311,111	24	+ 5	46,449	108,197
20	Mercantile National Bank, Dallas	266,210	256,630	29	+ 9	74,107	91,968
21	National Bank of Detroit	266,086	256,376	30	+ 9	8,938	27,520
22	Irving Trust Co., New York	239,806	2,120,700	6		481,637	92,999
23	Harris Trust & Savings Bank, Chicago	239,719	189,487	39	+ 16	26,462	23,655
24	First National Bank of Atlanta	232,977	226,534	32	+ 8	71,416	36,923
25	American National Bank & Trust Co., Chicago	219,249	101,935	69	+ 44	0	0
26	Northwestern National Bank, Minneapolis	217,804	209,907	36	+ 10	72,295	113,692
27	Wells Fargo Bank NA, San Francisco	217,463	219,977	34	+ 7	58,034	15,956
28	Hartford National Bank & Trust Co., Conn.	215,205	316,546	23		400	1,197
29	Citizens & Southern National Bank, Atlanta	214,594	354,945	20		37,169	53,560
30	First Wisconsin National Bank, Milwaukee	205,347	176,513	43	+ 13	20,909	15,190
31	Bank of the Southwest NA, Houston	196,934	137,629	53	+22	19,423	28,624
32	Indiana National Bank, Indianapolis	195,514	178,325	42	+ 10	12,353	14,748
33	Citizens Fidelity Bank & Trust Co., Louisville, Ky	190,188	214,646	35	+ 2	26,348	62,881
34	Mellon Bank NA, Pittsburgh	184,168	299,189	26		102,003	174,467
35	First National Bank, Minneapolis	183,939	170,346	45	+ 10	48,000	55,124
36	Allied Bank of Texas, Houston	181,914	161,400	48	+ 12	108,026	122,838
37	First National Bank, St. Paul, Minn	174,682	111,294	63	+ 26	105,890	25,360
38	Mercantile Trust Co. NA, St. Louis, Mo	170,550	264,479	28		131,810	79,519
39	Union Bank, Los Angeles	169,367	167,425	46	+ 7	29,062	30,148
40	Trust Company Bank, Atlanta	167,710	223,301	33		18,524	5,349
41	Centerre Bank NA, St. Louis, Mo.	166,322	161,609	47	+ 6	133,916	133,843
42	First Tennessee Bank NA, Memphis	164,865	118,391	62	+ 20	0	0
43	First National Bank of Florida, Tampa	155,987	197,515	38	-	0	0
44	Shawmut Bank of Boston NA	155,185	147,902	50	+ 6	24,045	33,075
45	Fidelity Bank, Philadelphia	153,632	188,029	41		16,228	15,577
46	North Carolina National Bank, Charlotte	152,963	208,645	37		68,214	44,650
47	Boatmen's National Bank, St. Louis, Mo.	152,651	128,319	57	+ 10	15,496	20,503
48	Bank of New York	138,905	672,078	12		42,150	19,573
49	United Bank of Denver NA	135,863	172,038	44		4,715	15,122
50	First National Bank & Trust Co., Oklahoma City	134,086	135,945	54	+ 4	12,922	5,067
51	First National State Bank of New Jersey, Newark	124,411	82,255	85	+ 34	32,756	17,129
52	First National Bank of Denver	123,339	231,612	31		7,161	10,665
53	First National Bank of Commerce, New Orleans	118,814	188,481	40		1,558	8,250
54	Pittsburgh National Bank	117,527	100,688	71	+ 17	0	5,900
55	Texas Commerce Bank-Dallas NA	116,890	83,617	84	+ 29	2,620	1,870
56	Fort Worth National Bank, Tex	112,920	84,722	82	+ 26	41,535	76,900
57	Colorado National Bank, Denver	111,221	105,224	67	+ 10	47,619	11,713
58	Commerce Bank of Kansas City NA, Mo	108,566	137,888	52		5,922	6,969
59	United Jersey Bank, Hackensack, N.J	105,803	90,407	75	+ 16	0	0
60	M&I Marshall & Ilsley Bank, Milwaukee, Wis	105,791	101,434	70	+ 10	0	0
61	Marine Midland Bank NA, Buffalo, N.Y.	102,109	1,048,706	9		660,483	162,527
62	Girard Bank, Philadelphia	92,297	159,128	49		9,685	21,934
63	First National Bank, Kansas City, Mo.	92,189	125,223	58		14,409	6,324
64	Bank of New England NA, Boston	91,167	107,603	65	+ 1	66,909	117,154
65	Liberty National Bank & Trust Co., Louisville, Ky.	90,675	119,105	61		8,548	14,805
66	Liberty National Bank & Trust Co., Oklahoma City	88,851	100,553	72	+ 6	68,714	75,005
67	Bank of Oklahoma NA, Tulsa	87,389	122,302	59		45,317	41,090
68	First City Bank, Dallas	87,373	65,636	101	+ 33	50,351	50,006
69	State Street Bank & Trust Co., Boston	86,932	80,651	87	+ 18	98,900	74,668
70	Central Bank of Denver	84,551	74,852	89	+ 19	2,150	4,752
71	Southeast Bank NA, Miami	84,414	147,014	51		0	0
72	United States National Bank, Portland, Ore	82,641	59,054	114	+ 42	0	0
73	United Missouri Bank of Kansas City NA	81,317	81,738	86	+ 13	5,269	13,885
74	First National Bank, Louisville, Ky	79,840	132,810	56		87,446	95,798
75	United Oklahoma Bank, Oklahoma City	78,326	50,086	132	+ 57	9,161	7,953
76	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C	78,130	89,327	76		0	0
77	Connecticut Bank & Trust Co., Hartford	77,063	104,030	68		2,900	1,590
78	Omaha National Bank, Neb	76,190	71,371	94	+ 16	6,275	6,553
79	Merchants National Bank, Cedar Rapids, Iowa	75,623	87,288	78		9,725	7,200
80	Denver National Bank	75,441	94,355	74		14,398	11,411
81	Manufacturers Hanover NA, Rochester, N.Y.	74,996	38,005	165	+ 84	0	0
82	First Pennsylvania Bank NA, Philadelphia	73,249	132,910	55		18,761	13,362
83	Maryland National Bank, Baltimore	70,900	45,527	142	+ 59	1,971	8,390
84	Manufacturers National Bank, Detroit	70,488	69,479	98	+ 14	6,672	3,972
85	First National Bank & Trust Co., Lincoln, Neb.	69,691	68,427	99	+ 14	2,298	2,254
86	First National Bank, Midland, Tex.	69,471	62,872	107	+ 21	119,061	84,743
87	First American Bank of Nashville NA	69,303	72,988	92	+ 5	6,648	10,804
88	Peoples National Bank of Washington, Seattle	68,528	60,052	110	+ 22	524	245
89	Capital Bank & Trust Co., Baton Rouge, La.	67,339	73,440	90	+ 1	16,062	9,646
90	First National Bank, Jackson, Miss.	66,858	83,649	83		12,379	14,490
91	InterFirst Bank Houston NA	65,454	108,084	64		28,083	59,775
92	Seattle-First National Bank	64,908	87,841	77		201,495	96,197
93	Fourth National Bank & Trust Co., Wichita, Kan	63,456	70,962	95	+ 2	6,276	10,451
94	Sun Bank NA, Orlando, Fla	62,653	85,818	79		0	1,000
95	Central Bank of the South, Birmingham, Ala	61,372	56,330	119	+ 24	764,000	18,623
96	Bank of the South NA, Atlanta	61,290	72,557	93		17,755	16,945
97	American Bank & Trust Co., Baton Rouge, La	61,231	63,517	105	+ 8	27,140	27,947
98	National City Bank, Cleveland	60,096	84,798	81		1,100	2,911
99	Provident National Bank, Philadelphia	59,809	106,911	66		21,713	17,711
100	First State Bank, Abilene, Tex	58,989	53,573	122	+ 22	72,489	69,525

(a)—Based on the Report of Condition, or Call Report, submitted by banks to the federal regulatory agencies. Data are for the bank and its domestic subsidiaries only and are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items I.d., 5.b, and 6.a. from schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S. branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items I.d, 5.a, and 5.b from Schedule F).

Banks by Demand Deposits Due to U.S. Banks[a]

Banks With Correspondent Demand Deposits of $10 Million or More

Compiled by American Banker Copyright 1982

Rank 6/30/82		Demand Deposits Due to U.S. Banks (in thousands of $)		Rank 6/30/81	Gain	Time and Savings Deposits Due U.S. Banks (in thousands of $)	
		6/30/82	6/30/81			6/30/82	6/30/81
101	American Fletcher National B & T Co., Indianapolis	58,553	95,712	73		34,810	25,898
102	Third National Bank, Nashville, Tenn.	58,230	76,462	88		10,813	17,043
103	Valley National Bank, Phoenix, Ariz.	58,069	56,571	118	+ 15	1,068	0
104	Exchange Bank & Trust Company of Florida, Tampa	56,548	65,275	103		0	0
105	El Paso National Bank, Tex.	56,364	27,029	197	+ 92	10,250	2,024
106	Whitney National Bank, New Orleans	56,251	59,600	112	+ 6	1,050	1,100
107	Michigan National Bank, Detroit	56,208	58,257	115	+ 8	0	0
108	Iowa-Des Moines National Bank	53,776	52,751	125	+ 17	14,475	34,883
109	National Bank of Commerce, Dallas	53,353	53,172	123	+ 14	94,652	70,741
110	Community Bank, Huntington Park, Calif.	53,281	65,585	102		16,550	4,300
111	United States National Bank, Omaha, Neb.	52,909	48,854	136	+ 25	1,777	2,645
112	Equitable Trust Co., Baltimore	51,576	31,066	182	+ 70	0	0
113	Union Planters National Bank, Memphis, Tenn.	49,711	49,496	134	+ 21	4,130	2,000
114	Capital Bank NA, Houston	49,503	57,589	117	+ 3	65,075	53,469
115	First National Bank, Birmingham, Ala.	49,208	51,418	130	+ 15	5,324	4,341
116	First National Bank, Fort Worth, Tex.	48,880	73,342	91		22,740	80,432
117	Deposit Guaranty National Bank, Jackson, Miss.	48,864	63,420	106		17,341	15,760
118	Fidelity Bank NA, Oklahoma City, Okla.	48,462	52,986	124	+ 6	64,524	24,668
119	First National Bank, Cincinnati	47,627	42,803	151	+ 32	1,400	2,500
120	First National Bank, Shreveport, La.	46,422	36,535	168	+ 48	1,128	2,700
121	Austin National Bank, Tex.	46,409	55,212	120		15,273	14,932
122	First Interstate Bank of Oregon NA	45,451	45,125	144	+ 22	639	343
123	Worthen Bank & Trust Co. NA, Little Rock. Ark	43,670	61,025	108		7,337	4,450
124	Atlantic National Bank of Florida, Jacksonville	43,419	47,911	139	+ 15	662	735
125	First National Bank, Omaha, Neb.	42,950	60,949	109		12,751	7,850
126	United Central Bank of Des Moines NA, Iowa	42,877	42,153	156	+ 30	4,318	6,611
127	American National Bank & Trust Co., Chattanooga, Tenn.	42,832	65,832	100		0	0
128	Corpus Christi National Bank, Tex.	42,592	44,124	148	+ 20	15,388	20,875
129	Bankers Trust Co., Des Moines, Iowa	41,965	48,978	135	+ 6	5,413	4,842
130	Commercial National Bank, Shreveport, La.	41,605	47,591	141	+ 11	9,666	3,913
131	Hibernia National Bank, New Orleans	41,019	51,964	128		110	1,110
132	Security National Bank, Sioux City, Iowa	40,757	37,304	166	+ 34	1,043	51
133	Society National Bank, Cleveland	40,420	69,491	97		0	5,608
134	National Bank of Commerce T&S Assn., Lincoln, Neb.	40,194	51,360	131		1,800	4,292
135	First National Bank, Fort Meyers, Fla.	39,831	44,836	145	+ 10	0	0
136	Merchants National Bank & Trust Co., Indianapolis	38,563	49,626	133		93,582	54,736
137	Commerce Union Bank, Nashville, Tenn.	38,434	35,798	170	+ 33	2,344	3,861
138	Bank of St. Louis, Mo.	38,307	38,586	163	+ 25	10,778	8,649
139	City National Bank, Detroit	37,829	10,182	321	+182	0	0
140	Texas Commerce Bank-Austin NA	37,532	31,640	181	+ 41	34,415	27,909
141	American National Bank & Trust Co., St. Paul, Minn.	36,938	42,519	153	+ 12	8,422	18,327
142	Fifth Third Bank, Cincinnati	36,832	35,600	171	+ 29	2,543	8,803
143	United Virginia Bank, Richmond	36,743	59,987	111		1,902	2,215
144	Centerre Bank of Kansas City NA, Mo.	36,683	20,350	234	+ 90	4,107	7,532
145	Bank of New Orleans & Trust Co.	36,509	25,800	210	+ 65	6,402	1,519
146	New Jersey Bank NA, West Paterson, N.J.	35,152	41,473	158	+ 12	0	0
147	Detroit Bank & Trust Co.	34,732	41,055	159	+ 12	0	0
148	RepublicBank NA, Houston	34,162	27,637	195	+ 47	0	19,151
149	Central National Bank, Cleveland	33,658	29,860	186	+ 37	6,593	2,335
150	Frost National Bank, San Antonio, Tex.	32,720	54,114	121		800	4,950
151	National Bank of Commerce, San Antonio, Tex.	32,357	40,036	161	+ 10	410	1,830
152	Commercial National Bank, Kansas City, Kan.	32,177	30,398	184	+ 32	755	861
153	Midway National Bank, St. Paul, Minn.	31,978	34,206	174	+ 21	300	0
154	Key Bank NA, Albany, N.Y.	31,898	58,219	116		300	0
155	F&M Marquette National Bank, Minneapolis	30,914	44,545	146		11,540	6,441
156	State National Bank, El Paso, Tex.	30,901	24,397	215	+ 59	5,138	3,599
157	First Tennessee Bank NA, Chattanooga	30,531	32,901	178	+ 21	0	0
158	Marine National Exchange Bank, Milwaukee, Wis.	30,435	42,645	152		2,448	10,989
159	Amarillo National Bank, Tex.	30,272	24,893	214	+ 55	9,062	9,590
160	Rainier National Bank of Washington, Seattle	29,824	42,430	155		2,766	9,147
161	Barnett Bank of Tampa NA, Fla.	29,423	33,635	177	+ 16	0	0
162	Mercantile-Safe Deposit & Trust Co., Baltimore	29,226	34,901	173	+ 11	0	0
163	Birmingham Trust National Bank, Ala.	29,182	43,629	150		160,303	118,246
164	Charleston National Bank, W. Va.	28,952	13,679	284	+120	0	0
165	Security Trust Co., Rochester, N.Y.	28,698	25,814	209	+ 44	0	0
166	Commercial National Bank, Little Rock, Ark.	28,656	41,504	157		2,888	1,756
167	Bank One of Columbus NA, Ohio	28,343	43,687	149		101	1,164
168	Bank of North Dakota, Bismarck	28,332	25,878	207	+ 39	0	0
169	Georgia Railroad Bank & Trust Co., Augusta	28,322	23,799	217	+ 48	480	280
170	Midlantic National Bank, Newark, N.J.	28,266	64,296	104		0	0
171	Michigan National Bank, Lansing	28,217	36,952	167		0	0
172	First & Merchants National Bank, Richmond	28,145	59,108	113		43	250
173	Peoples National Bank, Tyler, Tex.	28,038	20,270	236	+ 63	7,734	11,546
174	LaSalle National Bank, Chicago	27,720	28,608	191	+ 17	6,555	29,512
175	Florida National Bank of Miami	27,661	18,408	253	+ 78	0	0
176	Boatmen's Bank & Trust Co., Kansas City, Mo.	27,647	14,337	280	+104	1,262	7,000
177	First National Bank & Trust Co., Tulsa	27,440	28,307	192	+ 15	11,542	3,600
178	Fidelity Union Bank, Newark, N.J.	26,952	11,510	305	+127	0	0
179	Flagship Bank of Tampa, Fla.	26,323	29,679	187	+ 8	0	0
180	Hutchinson National Bank & Trust Co., Kan.	26,156	33,981	176		200	0
181	Continental National Bank, Fort Worth, Tex.	26,115	39,776	162		27,725	31,296
182	Industrial Valley Bank & Trust Co., Philadelphia	25,542	17,974	257	+ 75	0	0
183	First National Bank, Columbia, S.C.	25,386	26,279	205	+ 22	0	0
184	National State Bank, Elizabeth, N.J.	25,373	38,247	164		0	0
185	First National Bank, Little Rock, Ark.	25,252	32,312	180		1,015	1,615
186	Lincoln First Bank NA, Rochester, N.Y.	25,028	26,574	202	+ 16	19,038	1,037
187	Florida National Bank of Jacksonville	24,486	31,028	183		0	0
188	Oregon Bank, Portland	24,348	19,943	238	+ 50	847	622
189	First National Bank, Amarillo, Tex.	24,314	34,191	175		31,370	25,630
190	National Bank of Waterloo, Iowa	23,810	25,613	212	+ 22	0	100
191	Commercial National Bank of Peoria, Ill.	23,735	18,007	256	+ 65	0	0
192	Central Bank, Monroe, La.	23,697	26,859	200	+ 8	972	0
193	First Security Nat'l Bank & Trust Co., Lexington, Ky.	23,671	21,967	222	+ 29	10,908	11,713
194	National Bank of Commerce, Memphis	23,585	25,647	211	+ 17	2,367	9,684
195	Citizens & Southern National Bank, Charleston, S.C.	23,565	14,646	275	+ 80	0	0
196	Bank of California NA, San Francisco	23,532	47,956	137		4,654	3,831
197	Midland National Bank, Tex.	23,388				7,631	0
198	Boatmen's Union National Bank, Springfield, Mo.	23,292	30,267	185		650	1,185
199	First National Bank, Albuquerque, N.M.	22,980	26,654	201	+ 2	0	0
200	United Southern Bank, Nashville, Tenn.	22,878	26,921	198		41,822	35,227

[a]—Based on the Report of Condition, or Call Report, submitted by banks to the federal regulatory agencies. Data are for the bank and its domestic subsidiaries only and are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items I.d., 5.b, and 6.a. from schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S. branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items I.d, 5.a, and 5.b from Schedule F).

Banks by Demand Deposits Due to U.S. Banks (a)

Banks With Correspondent Demand Deposits of $10 Million or More

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Rank 6/30/82		Demand Deposits Due to U.S. Banks (in thousands of $) 6/30/82	6/30/81	Rank 6/30/81	Gain	Time and Savings Deposits Due U.S. Banks (in thousands of $) 6/30/82	6/30/81
201	First National Bank, Wichita, Kan	22,796	28,938	190		0	0
202	First Eastern Bank NA, Wilkes-Barre, Pa	22,535	20,756	227	+ 25	300	100
203	Old National Bank, Evansville, Ind	22,483	20,745	228	+ 25	3,402	8,265
204	Alamo National Bank, San Antonio, Tex	22,231	20,277	235	+ 31	2,935	6,652
205	Southern National Bank, Houston	21,956	26,378	204		28,339	20,539
206	European American Bank & Trust Co., New York	21,835	953,992	11		39,516	33,790
207	Manufacturers & Traders Trust Co., Buffalo, N.Y.	21,749	47,747	140		83	565
208	Boston Safe Deposit & Trust Co	21,422	18,771	248	+ 40	1,557	0
209	Unitedbank-Houston	21,382	13,543	287	+ 78	25,956	0
210	Cullen Center Bank & Trust Co., Houston	21,144	19,034	243	+ 33	60,615	77,459
211	Fannin Bank, Houston	21,053	17,808	259	+ 48	14,374	25,985
212	Equibank, Pittsburgh	20,837	15,287	269	+ 57	3,500	3,074
213	First Security Bank of Utah NA, Ogden	20,825	32,535	179		0	0
214	Louisiana National Bank, Baton Rouge, La	20,707	22,464	220	+ 6	5,089	4,150
215	AmeriTrust Co., Cleveland	20,609	85,567	80		2,465	11,049
216	Huntington National Bank, Columbus, Ohio	20,432	14,986	270	+ 54	0	0
217	Central Penn National Bank, Philadelphia	20,267	18,797	247	+ 30	3,200	8,037
218	Heritage Bank, Milwaukee, Wis	19,797	14,448	278	+ 60	0	0
219	Toy National Bank, Sioux City, Iowa	19,758	20,739	229	+ 10	21	120
220	Kellogg-Citizens National Bank, Green Bay, Wis	19,749	18,579	251	+ 31	2,000	1,790
221	American National Bank, Austin, Tex	19,706	22,782	219		7,281	6,103
222	Lincoln National Bank & Trust Co., Fort Wayne, Ind	19,524	27,789	194		0	179
223	Barnett Bank of Jacksonville NA, Fla	19,435	41,054	160		0	0
224	Citizens National Bank, Evansville, Ind	19,219	20,511	230	+ 6	3,882	5,587
225	First National Bank, Waco, Tex	18,968	19,888	239	+ 14	7,335	5,917
226	American Security Bank NA, Washington, D.C	18,914	14,759	273	+ 47	41,614	59,694
227	Union Bank & Trust Co. NA, Grand Rapids, Mich	18,818	23,939	216		0	0
228	Riggs National Bank, Washington, D.C	18,269	18,608	250	+ 22	3,986	4,308
229	Park National Bank, Knoxville, Tenn	18,250	26,241	206		950	1,882
230	Commonwealth National Bank, Harrisburg, Pa	18,198	45,514	143		869	7,259
231	First National Bank of St. Joseph, Mo	18,185	16,773	264	+ 33	0	0
232	Pan American Bank NA, Miami	18,172	11,404	308	+ 76	0	0
233	Security National Bank, Kansas City, Kan	18,079	20,092	237	+ 4	2,004	740
234	Victoria Bank & Trust Co., Tex.	17,999	26,545	203		19,418	22,431
235	Mississippi Bank, Jackson, Miss	17,921	13,994	282	+ 47	19,843	12,102
236	First Alabama Bank of Montgomery NA	17,613	21,876	223		0	2,770
237	Lloyds Bank California, Los Angeles	17,434	8,145	346	+109	100	0
238	National Bank of Georgia, Atlanta	17,309	8,764	342	+104	7,469	1,250
239	First-Wichita National Bank, Wichita Falls, Tex	17,081	14,711	274	+ 35	10,952	3,231
240	Kanawha Valley Bank NA, Charleston, W. Va	16,877	18,483	252	+ 12	200	350
241	Security Bank NA, Billings, Mont	16,844	17,416	261	+20	500	555
242	First National Bank, Topeka, Kan	16,727	25,026	213		0	0
243	Commerce-Manchester Bank, St. Louis Mo	16,727	20,434	233		0	0
244	Citizens National Bank, Waco, Tex	16,466	21,485	225		5,649	21,505
245	Girard Bank Delaware, Dover	16,000				0	0
246	Davenport Bank & Trust Co., Iowa	15,900	47,944	138		700	2,000
247	Central Trust Co. NA, Cincinnati	15,842	17,911	258	+ 11	0	0
248	Union National Bank, Little Rock, Ark	15,768	36,277	169		3,918	1,270
249	First National Bank, Belleville, Ill	15,737	13,066	289	+ 40	200	754
250	Rhode Island Hospital Trust National Bank, Providence	15,623	9,214	337	+ 87	0	0
251	First Interstate Bank of Denver NA	15,609	28,942	189		5,930	5,218
252	First National Bank, Hutchinson, Kan	15,543	11,969	300	+ 48	0	0
253	First Interstate Bank of Arizona NA, Phoenix	15,281	7,969	348	+ 95	0	0
254	First National Exchange Bank, Roanoke, Va	15,225	23,211	218		1,337	400
255	Union National Bank, Wichita, Kan	15,116	14,067	281	+ 26	182	0
256	First National Bank, Sioux City, Iowa	15,105	20,452	232		0	0
257	United American Bank, Knoxville, Tenn	15,094	26,899	199		27,978	32,754
258	Drovers Bank, Chicago	15,063	18,179	254		2,118	4,150
259	Central National Bank, Chicago	15,032	19,855	240		2,210	4,661
260	First Wisconsin National Bank, Eau Claire	15,005	19,029	244		178	0
261	First National Bank, Lubbock, Tex	14,469	12,018	299	+ 38	23,310	43,757
262	United Kentucky Bank, Inc., Louisville	14,201	22,138	221		9,678	4,301
263	Lubbock National Bank, Tex	14,171	35,172	172		5,730	6,308
264	First National Bank, Baltimore	14,091	42,464	154		2,980	3,964
265	Shawmut Worcester County Bank NA, Worcester, Mass	13,996	19,520	241		0	0
266	Ouachita National Bank, Monroe, La	13,975	20,475	231		262	0
267	First Bank NA, Milwaukee	13,881	14,863	272	+ 5	4,525	3,625
268	National Bank of North America, New York	13,854	52,354	126		365,887	7,023
269	J. Henry Schroder Bank & Trust Co., New York	13,792	70,300	96		42,729	28,509
270	Banco Popular de Puerto Rico, San Juan	13,688	13,187	288	+ 18	2,400	3,447
271	United States Trust Co., New York	13,433	121,096	60		71,155	17,413
272	Capital City First National Bank, Tallahasse, Fla	13,412	14,366	279	+ 7	4	4
273	First City Bank of Corpus Christi, Tex	13,317	16,401	265		10,450	18,875
274	Merchants National Bank, Topeka, Kan	13,288	12,131	294	+ 20	0	1,432
275	First Union National Bank, Charlotte, N.C	12,866	17,188	262		9,861	1,920
276	First Eastern National Bank, Kingsport, Tenn	12,822				305	0
277	Old National Bank of Washington, Spokane	12,740	14,494	276		0	1,300
278	Preston State Bank, Dallas	12,622	11,347	309	+ 31	1,700	4,800
279	First American Bank NA, Washington, D.C	12,407	18,121	255		0	0
280	Bankers Trust Co. of Hudson Valley NA, Poughkeepsie, N.Y	12,282				0	0
281	Barnett Bank of South Florida NA, Miami	12,274	44,337	147		0	0
282	American National Bank, Amarillo, Tex	11,966	7,736	356	+ 74	3,500	3,450
283	Albuquerque National Bank, N.M	11,802	10,290	320	+ 37	0	0
284	First National Bank of Jefferson Parish, Gretna, La	11,795				0	0
285	Flagship National Bank of Miami	11,458	11,072	312	+ 27	0	0
286	Bossier Bank & Trust Co., Bossier City, La	11,320	10,316	319	+ 33	46,920	29,106
287	United Bank of Arizona, Phoenix	11,183	11,068	313	+ 26	200	2,512
288	Midland National Bank, Minneapolis	11,095	16,854	263		3,448	1,100
289	Union Trust Company of Maryland, Baltimore	10,989	27,505	196		502	2,850
290	Barclays Bank of New York	10,899	1,063			0	0
291	American Bank & Trust Co., New Orleans	10,824	21,571	224		8	7
292	Florida National Bank, Orlando	10,691				0	0
293	Maine National Bank, Portland	10,681	10,031	325	+ 32	0	0
294	Merchants National Bank, Mobile, Ala	10,657	12,107	296	+ 2	0	0
295	Zions First National Bank, Salt Lake City, Utah	10,636	12,097	297	+ 2	2,209	7,239
296	Citizens First National Bank, Tyler, Tex	10,615	9,216	336	+ 40	10,607	18,537
297	First National Bank & Trust Co., Salina, Kan	10,563	10,058	324	+ 27	0	0
298	Continental Bank & Trust Co., Salt Lake City, Utah	10,490	13,658	285		0	0
299	Merrill Trust Co., Bangor, Me	10,332	8,905	340	+ 41	0	0
300	Barnett Bank of Central Florida, Winter Park	10,160	29,679	188		0	0
301	Union Trust Co., Stamford, Conn	10,111	11,570	302	+ 1	0	0

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1982 CORRESPONDENT BANKING SURVEY

BANKS WITH DEMAND DEPOSITS DUE TO U.S. BANKS of $10,000,000 OR MORE (,000's omitted in $ figures) (a)

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	June 30, 1982					June 30, 1981				
	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks ‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $
FEDERAL RESERVE DISTRICT 1										
CONNECTICUT										
Hartford National Bank & Trust Co.	215,205	2,150	217,355	1,878,506	11.5	316,546	3,755	320,301	1,902,377	16.6
Connecticut Bank & Trust Co., Hartford	77,063	9,904	86,967	2,111,430	3.6	104,030	7,161	111,191	2,019,524	5.2
MAINE										
Maine National Bank, Portland	10,661	1,642	12,303	438,388	2.4	10,031	0	10,031	329,797	3.0
Merrill Trust Co., Bangor	10,332	0	10,332	277,397	3.7	8,905	0	8,905	269,127	3.3
MASSACHUSETTS										
First National Bank of Boston	447,502	115,594	563,096	4,736,750	9.4	450,459	108,950	559,409	4,518,936	10.0
Shawmut Bank of Boston NA	155,185	47,030	202,215	1,619,902	9.6	147,902	51,523	199,425	1,455,890	10.2
Bank of New England NA, Boston	91,187	76,394	167,581	1,938,612	4.7	107,603	122,221	229,824	1,773,274	6.1
State Street Bank & Trust Co., Boston	86,932	120,694	207,626	1,857,429	4.7	80,651	82,728	163,379	1,835,294	4.4
Boston Safe Deposit & Trust Co.	21,422	1,557	22,979	391,203	5.5	18,771	0	18,771	120,399	15.6
Shawmut Worcester County Bank NA, Worcester	13,996	33	14,029	580,849	2.4	19,520	32	19,552	553,235	3.5
RHODE ISLAND										
Rhode Island Hospital Trust Nat'l Bank, Providence	15,623	403	16,026	1,175,109	1.3	9,214	4,265	13,479	1,157,964	0.8
FEDERAL RESERVE DISTRICT 2										
CONNECTICUT										
Union Trust Co., Stamford	10,111	1,810	11,921	1,054,917	1.0	11,570	1,745	13,315	1,004,898	1.2
NEW JERSEY										
First National State Bank of New Jersey, Newark	124,411	38,408	162,819	1,420,257	8.8	82,255	20,776	103,031	1,352,652	6.1
United Jersey Bank, Hackensack	105,803	3,063	108,866	1,396,774	7.8	90,407	2,484	92,891	1,263,131	7.2
New Jersey Bank NA, West Paterson	35,152	3,348	38,500	872,571	4.0	41,473	3,104	44,577	802,514	5.2
Midlantic National Bank, Newark	28,266	2,361	30,627	1,305,961	2.2	64,296	3,417	67,713	1,213,880	5.3
Fidelity Union Bank, Newark	26,952	1,492	28,444	2,232,798	1.2	11,510	2,556	14,066	1,032,650	1.1
National State Bank, Elizabeth	25,373	0	25,373	810,379	3.1	38,247	0	38,247	800,265	4.8
NEW YORK										
Chase Manhattan Bank NA, New York	841,894	2,849,833	3,691,727	25,373,734	3.3	5,432,938	1,700,423	7,133,361	26,953,731	20.2
Manufacturers Hanover Trust Co., New York	810,156	4,197,824	5,007,980	18,083,337	4.5	6,644,022	1,700,649	8,344,671	22,089,176	30.1
Morgan Guaranty Trust Co., New York	788,531	2,287,450	3,075,981	14,102,180	5.6	3,273,215	1,740,440	5,013,655	17,194,956	19.0
Chemical Bank, New York	562,724	2,446,111	3,008,835	18,965,112	3.0	2,104,910	1,414,007	3,518,917	18,623,053	11.3
Citibank NA, New York	491,000	3,603,792	4,094,792	22,557,000	2.2	3,046,067	1,286,307	4,332,374	21,908,921	13.9
Bankers Trust Co., New York	304,617	2,805,054	3,109,671	10,281,269	3.0	3,001,809	1,522,347	4,524,156	12,029,929	25.0
Irving Trust Co., New York	239,806	2,089,815	2,329,621	5,527,808	4.3	2,120,700	1,136,081	3,256,781	7,426,753	28.6
Bank of New York	138,805	182,034	320,839	6,061,385	2.3	672,078	76,626	748,704	5,899,262	11.4
Marine Midland Bank NA, Buffalo	102,109	1,737,268	1,839,377	9,171,293	1.1	1,048,706	395,124	1,443,830	8,106,210	12.9
Manufacturers Hanover NA, Rochester	74,996	5	75,001	438,698	17.1	38,005	1,000	39,005	198,065	19.2
Key Bank NA, Albany	31,898	445	32,343	1,025,217	3.1	58,219	114	58,333	933,662	6.2
Security Trust Co., Rochester	28,698	18	28,716	621,979	4.6	25,814	10	25,824	594,612	4.3
Lincoln First Bank NA, Rochester	25,028	20,672	45,700	2,655,686	0.9	26,574	1,722	28,296	2,418,429	1.1
European American B & T Co., New York	21,835	403,261	425,096	3,149,632	0.7	953,992	245,660	1,199,652	3,741,412	25.5
Manufacturers & Traders Trust Co., Buffalo	21,749	6,345	28,094	1,409,130	1.5	47,747	6,066	53,813	1,390,286	3.4
National Bank of North America, New York	13,854	1,051,341	1,065,195	4,509,115	0.3	52,354	81,024	133,378	3,197,253	1.6
J. Henry Schroder Bank & Trust Co., New York	13,792	240,931	254,723	565,705	2.4	70,300	166,694	236,994	602,871	11.7
United States Trust Co., New York	13,433	76,365	89,798	1,353,348	1.0	121,096	22,949	144,045	1,141,174	10.6
Bankers Trust Co. of Hudson Valley NA, Poughkeepsie	12,282	0	12,282	261,221	4.7	0	0	0	0	
Barclays Bank of New York	10,899	11,115	22,014	973,803	1.1	1,063	662	1,725	866,246	0.1
PUERTO RICO										
Banco Popular de Puerto Rico, San Juan	13,688	4,963	18,651	2,190,037	0.6	13,187	6,663	19,850	2,053,607	0.6
FEDERAL RESERVE DISTRICT 3										
DELAWARE										
Girard Bank Delaware, Dover	16,000	9	16,009	302,830	5.3	0	0	0	0	
PENNSYLVANIA										
Philadelphia National Bank	371,988	272,278	644,266	3,357,647	11.1	341,643	63,537	405,180	3,002,733	11.4
Fidelity Bank, Philadelphia	153,632	43,507	197,139	2,072,590	7.4	188,029	29,781	217,810	1,765,024	10.7
Girard Bank, Philadelphia	92,297	38,573	130,870	1,985,217	4.6	159,128	37,978	197,106	2,158,929	7.4
First Pennsylvania Bank NA, Philadelphia	73,249	39,828	113,077	2,348,724	3.1	132,910	23,609	156,519	2,375,988	5.6
Provident National Bank, Philadelphia	59,609	26,130	85,739	1,797,457	3.3	106,911	24,025	130,936	1,840,396	5.8
Industrial Valley Bank & Trust Co., Philadelphia	25,542	19	25,561	1,351,311	1.9	17,974	1	17,975	1,323,647	1.4
First Eastern Bank NA, Wilkes-Barre	22,535	300	22,835	733,337	3.1	20,756	100	20,856	680,517	3.1
Central Penn National Bank, Philadelphia	20,267	3,728	23,995	648,040	3.1	18,797	9,194	27,991	613,658	3.1
Commonwealth National Bank, Harrisburg	18,198	874	19,072	913,042	2.0	45,514	7,259	52,773	892,722	5.1
FEDERAL RESERVE DISTRICT 4										
KENTUCKY										
First Security Nat'l Bank & Trust Co., Lexington	23,671	10,908	34,579	524,178	4.5	21,967	11,713	33,680	531,152	4.1
OHIO										
National City Bank, Cleveland	60,096	4,704	64,800	2,185,623	2.7	84,798	6,847	91,645	1,893,395	4.5
First National Bank, Cincinnati	47,627	1,823	49,450	905,569	5.3	42,803	3,309	46,112	905,305	4.7
Society National Bank, Cleveland	40,420	1,600	42,020	1,447,227	2.8	69,491	9,003	78,494	1,386,241	5.0
Fifth Third Bank, Cincinnati	36,832	3,040	39,872	858,456	4.3	35,600	9,630	45,230	794,148	4.5
Central National Bank, Cleveland	33,658	18,075	51,733	1,500,756	2.2	29,860	7,898	37,758	1,503,045	2.0
Bank One of Columbus NA	28,343	281	28,624	995,016	2.8	43,687	1,164	44,851	889,450	4.9
AmeriTrust Co., Cleveland	20,609	8,723	29,332	3,726,747	0.6	85,567	17,376	102,943	3,322,586	2.6
Huntington National Bank, Columbus	20,432	3,149	23,581	2,543,926	0.8	14,986	1,707	16,693	2,115,436	0.7
Central Trust Co. NA, Cincinnati	15,842	1,464	17,306	902,252	1.8	17,911	2,085	19,996	901,488	2.0
PENNSYLVANIA										
Mellon Bank NA, Pittsburgh	184,188	188,679	372,867	8,764,541	2.1	299,189	258,167	557,356	8,859,647	3.4
Pittsburgh National Bank	117,527	19,591	137,118	4,111,971	2.9	100,688	18,180	118,868	4,047,799	2.5
Equibank, Pittsburgh	20,837	3,500	24,337	2,280,336	0.9	15,287	5,020	20,307	2,026,494	0.8

(a)—Based on the Report of Condition, or Call Report, submitted by banks to the Federal regulatory agencies. Data are for the bank and its domestic subsidiaries only are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items I.d, 5.b, and 6.a from Schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S.branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items I.d, 5.a, and 5.b from Schedule F). ‡— Demand deposits due foreign banks in domestic and Edge banking susidiaries plus time and savings deposits due all banks in domestic and Edge banking subsidiaries.

1982 CORRESPONDENT BANKING SURVEY

BANKS WITH DEMAND DEPOSITS DUE TO U.S. BANKS of $10,000,000 OR MORE (,000's omitted in $ figures) (a)

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	June 30, 1982					June 30, 1981				
	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks ‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $
FEDERAL RESERVE DISTRICT 5										
DISTRICT OF COLUMBIA										
American Security Bank NA, Washington, D.C.	18,914	161,438	180,352	1,881,361	1.0	14,759	63,451	78,210	1,614,270	0.9
Riggs National Bank, Washington, D.C.	18,269	148,091	166,360	1,876,936	1.0	18,608	21,137	39,745	1,938,790	1.0
First American Bank NA, Washington, D.C.	12,407	14,701	27,108	523,795	2.4	18,121	685	18,806	520,687	3.5
MARYLAND										
Maryland National Bank, Baltimore	70,900	8,991	79,891	2,571,883	2.8	45,527	16,387	61,914	2,711,472	1.7
Equitable Trust Co., Baltimore	51,576	8,160	59,736	1,693,744	3.0	31,066	3,464	34,530	1,586,913	2.0
Mercantile-Safe Deposit & Trust Co., Baltimore	29,226	0	29,226	531,502	5.5	34,901	0	34,901	499,702	7.0
First National Bank, Baltimore	14,091	9,099	23,190	1,705,382	0.8	42,464	9,839	52,303	1,501,037	2.8
Union Trust Company of Maryland, Baltimore	10,989	2,335	13,324	1,007,748	1.1	27,505	4,295	31,800	971,839	2.8
NORTH CAROLINA										
North Carolina National Bank, Charlotte	152,963	102,465	255,428	3,973,748	3.8	208,645	58,341	266,986	3,705,690	5.6
Wachovia Bank & Trust Co. NA, Winston-Salem	78,130	29,681	107,811	3,825,651	2.0	89,327	5,957	95,284	3,625,200	2.5
First Union National Bank, Charlotte	12,866	18,079	30,945	2,802,441	0.5	17,188	4,769	21,957	2,096,823	0.8
SOUTH CAROLINA										
First National Bank, Columbia	25,388	0	25,388	830,079	3.1	26,279	0	26,279	763,500	3.4
Citizens & Southern National Bank, Charleston	23,565	449	24,014	1,036,743	2.3	14,646	233	14,879	912,854	1.6
VIRGINIA										
United Virginia Bank, Richmond	36,743	4,868	41,611	3,067,623	1.2	59,987	6,192	66,179	2,787,203	2.2
First & Merchants National Bank, Richmond	28,145	1,207	29,352	2,026,604	1.4	59,108	1,927	61,035	1,720,724	3.4
First National Exchange Bank, Roanoke	15,225	1,340	16,565	1,164,963	1.3	23,211	401	23,612	998,547	2.3
WEST VIRGINIA										
Charleston National Bank	28,952	0	28,952	242,132	12.0	13,679	0	13,679	208,220	6.6
Kanawha Valley Bank NA, Charleston	16,877	200	17,077	333,648	5.1	18,483	350	18,833	325,917	5.7
FEDERAL RESERVE DISTRICT 6										
ALABAMA										
Central Bank of the South, Birmingham	61,372	764,000	825,372	1,756,051	3.5	56,330	18,623	74,953	618,672	9.1
First National Bank, Birmingham	49,208	9,208	58,416	1,378,318	3.6	51,418	6,691	58,109	1,292,487	4.0
Birmingham Trust National Bank	29,182	160,941	190,123	831,828	3.5	43,629	116,872	162,501	773,689	5.6
First Alabama Bank of Montgomery NA	17,613	0	17,613	448,058	3.9	21,876	2,770	24,646	446,102	4.9
Merchants National Bank, Mobile	10,657	307	10,964	446,506	2.4	12,107	284	12,391	432,350	2.8
FLORIDA										
First National Bank of Florida, Tampa	155,987	636	156,623	843,404	18.5	197,515	676	198,191	882,159	22.4
Southeast Bank NA, Miami	84,414	48,482	132,896	4,653,490	1.8	147,014	27,170	174,184	2,218,355	6.6
Sun Bank NA, Orlando, Fla.	62,653	997	63,650	1,015,764	6.2	85,818	2,097	87,915	909,110	9.4
Exchange Bank & Trust Co. of Florida, Tampa	56,548	0	56,548	577,131	9.8	65,275	358	65,633	544,097	12.0
Atlantic National Bank of Florida, Jacksonville	43,419	1,004	44,423	1,853,530	2.3	47,911	735	48,646	339,302	14.1
First National Bank, Fort Meyers	38,831	0	38,831	280,902	13.8	44,836	0	44,836	254,477	17.6
Barnett Bank of Tampa NA	29,423	0	29,423	161,133	18.3	33,635	0	33,635	124,484	27.0
Florida National Bank of Miami	27,661	1,625	29,286	435,451	6.4	18,408	773	19,181	376,262	4.9
Flagship Bank of Tampa	26,323	611	26,934	244,995	10.7	29,679	1,617	31,296	212,981	13.9
Florida National Bank of Jacksonville	24,486	104	24,590	480,845	5.1	31,028	245	31,273	416,442	7.5
Barnett Bank of Jacksonville NA	19,435	153	19,588	492,754	3.9	41,054	353	41,407	454,328	9.0
Pan American Bank NA, Miami	18,172	14,452	32,624	528,667	3.5	11,404	12,975	24,379	374,829	3.0
Capital City First National Bank, Tallahasse	13,412	4	13,416	110,651	12.1	14,366	4	14,370	113,747	12.6
Barnett Bank of South Florida NA, Miami	12,274	353	12,627	1,205,709	1.0	44,337	352	44,689	407,747	10.9
Flagship National Bank of Miami	11,458	15,370	26,828	622,769	1.8	11,072	0	11,072	581,841	1.9
Florida National Bank, Orlando	10,691	0	10,691	115,572	9.3	0	0	0	0	
Barnett Bank of Central Florida, Winter Park	10,169	0	10,169	449,505	2.3	29,679	1,617	31,296	212,981	13.9
GEORGIA										
First National Bank of Atlanta	232,977	112,058	345,035	2,195,892	10.6	226,534	43,396	269,930	1,982,737	11.4
Citizens & Southern National Bank, Atlanta	214,594	83,050	297,644	2,910,890	7.4	354,945	76,083	431,028	2,851,843	12.4
Trust Company Bank, Atlanta	167,710	27,600	195,310	1,427,770	11.7	223,301	8,128	231,429	1,271,078	17.6
Bank of the South NA, Atlanta	61,299	18,280	79,579	747,347	8.2	72,557	17,550	90,107	715,899	10.1
Georgia Railroad Bank & Trust Co., Augusta	28,322	480	28,802	333,007	8.5	23,799	280	24,079	319,105	7.5
National Bank of Georgia, Atlanta	17,309	10,923	28,232	430,999	4.0	8,764	1,290	10,054	349,856	2.5
LOUISIANA										
First National Bank of Commerce, New Orleans	118,814	3,039	121,853	773,437	15.4	188,481	13,286	201,767	881,218	21.4
Capital Bank & Trust Co., Baton Rouge	67,339	16,062	83,401	355,434	18.9	73,440	9,646	83,086	325,683	22.5
American Bank & Trust Co., Baton Rouge	61,231	27,140	88,371	549,090	11.2	63,517	27,947	91,464	529,839	12.0
Whitney National Bank, New Orleans	56,251	5,546	61,797	1,539,856	3.7	59,600	6,324	65,924	1,412,171	4.2
Hibernia National Bank, New Orleans	41,019	5,532	46,551	824,372	5.0	51,964	5,054	57,018	783,202	6.6
Bank of New Orleans & Trust Co.	36,509	7,647	44,156	509,012	7.2	25,800	2,822	28,622	462,533	5.6
Louisiana National Bank, Baton Rouge	20,707	5,089	25,796	728,151	2.9	22,464	4,150	26,614	650,108	3.5
First National Bank of Jefferson Parish, Gretna	11,795	0	11,795	280,750	4.2	0	0	0	0	
American Bank & Trust Co., New Orleans	10,824	249	11,073	344,959	3.1	21,571	593	22,164	177,374	12.2
MISSISSIPPI										
First National Bank, Jackson	66,858	12,387	79,245	1,071,935	6.2	83,649	14,654	98,303	1,030,382	8.1
Deposit Guaranty National Bank, Jackson	48,864	18,568	67,432	1,253,175	3.9	63,420	15,911	79,331	1,148,589	5.5
Mississippi Bank, Jackson	17,921	19,843	37,764	247,280	7.2	13,994	12,102	26,096	237,240	5.9
TENNESSEE										
First American Bank of Nashville NA	69,303	7,265	76,568	1,198,280	5.8	72,988	11,430	84,418	1,142,202	6.4
Third National Bank, Nashville	58,230	11,195	69,425	1,070,253	5.4	76,462	17,506	93,968	1,051,715	7.3
American National Bk & Tr Co., Chattanooga	42,632	0	42,632	578,050	7.4	65,832	0	65,832	561,904	11.7
Commerce Union Bank, Nashville	38,434	7,831	46,265	1,032,860	3.8	35,798	9,104	44,902	934,711	3.8
First Tennessee Bank NA, Chattanooga	30,531	11	30,542	372,597	8.2	32,901	22	32,923	357,871	9.2
United Southern Bank, Nashville	22,878	41,822	64,700	162,535	14.0	26,921	35,227	62,148	160,453	16.8
Park National Bank, Knoxville	18,250	950	19,200	397,312	4.6	26,241	1,882	28,123	375,294	7.0
United American Bank, Knoxville	15,094	27,978	43,072	565,665	2.7	26,899	32,770	59,669	531,778	5.1
First Eastern National Bank, Kingsport	12,822	305	13,127	276,158	4.6	0	0	0	0	

(a)—Based on the Report of Condition, or Call Report, submitted by banks to the Federal regulatory agencies. Data are for the bank and its domestic subsidiaries only are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items l.d, 5.b, and 6.a from Schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S.branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items l.d, 5.a, and 5.b from Schedule F). ‡— Demand deposits due foreign banks in domestic and Edge banking susidiaries plus time and savings deposits due all banks in domestic and Edge banking subsidiaries.

1982 CORRESPONDENT BANKING SURVEY

BANKS WITH DEMAND DEPOSITS DUE TO U.S. BANKS of $10,000,000 OR MORE (,000's omitted in $ figures) (a)

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	June 30, 1982					June 30, 1981				
	Due to Banks					Due to Banks				
	Demand Dep. Due to U.S. Banks $	Other Dep. Due to All Banks ‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $	Demand Dep. Due to U.S. Banks $	Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $
FEDERAL RESERVE DISTRICT 7										
ILLINOIS										
First National Bank of Chicago	813,862	1,513,332	2,327,194	12,757,882	6.4	1,032,736	576,523	1,609,259	11,167,022	9.2
Continental Illinois Nat'l Bank & Trust Co., Chicago	790,827	2,308,167	3,098,994	14,530,549	5.4	1,089,094	1,196,786	2,285,880	13,637,197	8.0
Northern Trust Co., Chicago	300,055	173,411	473,466	3,174,432	9.5	434,131	137,590	571,721	3,015,911	14.4
Harris Trust & Savings Bank, Chicago	239,719	58,601	298,320	3,187,799	7.5	189,487	46,100	235,587	3,319,285	5.7
American National Bank & Trust Co., Chicago	219,249	6,431	225,680	1,469,376	14.9	101,935	3,956	105,891	1,269,704	8.0
LaSalle National Bank, Chicago	27,720	67,045	94,765	784,124	3.5	28,608	35,231	63,839	737,277	3.9
Commercial National Bank of Peoria	23,735	0	23,735	314,008	7.6	18,007	0	18,007	315,957	5.7
Drovers Bank, Chicago	15,063	2,118	17,181	175,964	8.6	18,179	4,150	22,329	175,649	10.3
Central National Bank, Chicago	15,032	3,474	18,506	370,807	4.1	19,855	6,366	26,221	438,523	4.5
INDIANA										
Indiana National Bank, Indianapolis	195,514	14,774	210,288	1,663,392	11.8	178,325	16,930	195,255	1,650,768	10.8
American Fletcher National B & T Co., Indianapolis	58,553	38,003	96,556	1,650,393	3.5	95,712	28,857	124,569	1,603,708	6.0
Merchants National Bank & Trust Co., Indianapolis	38,563	94,460	133,023	1,357,218	2.8	49,626	55,516	105,142	1,129,435	4.4
Lincoln National Bank & Trust Co., Fort Wayne	19,524	0	19,524	513,152	3.8	27,789	179	27,968	494,010	5.6
IOWA										
Merchants National Bank, Cedar Rapids	75,623	9,943	85,566	366,038	20.7	87,288	7,445	94,733	332,537	26.2
Iowa-Des Moines National Bank	53,776	14,858	68,634	594,315	9.0	52,751	35,093	87,844	655,143	8.1
United Central Bank of Des Moines NA	42,877	4,318	47,195	236,477	18.1	42,153	6,611	48,764	233,807	18.0
Bankers Trust Co., Des Moines	41,965	5,413	47,378	432,770	9.7	48,978	4,842	53,820	422,443	11.6
Security National Bank, Sioux City	40,757	1,043	41,800	234,076	17.4	37,304	51	37,355	215,109	17.3
National Bank of Waterloo	23,810	0	23,810	180,061	13.2	25,613	100	25,713	155,993	16.4
Toy National Bank, Sioux City	19,758	21	19,779	124,515	15.9	20,739	120	20,859	124,228	16.7
Davenport Bank & Trust Co.	15,960	700	16,660	388,724	4.1	47,944	2,000	49,944	389,262	12.3
First National Bank, Sioux City	15,106	0	15,106	132,353	11.4	20,452	0	20,452	132,009	15.5
MICHIGAN										
National Bank of Detroit	256,086	27,833	283,919	5,674,036	4.5	256,376	52,175	308,551	6,614,963	3.9
Manufacturers National Bank, Detroit	70,489	24,170	94,659	3,227,808	2.2	69,479	11,915	81,394	3,137,844	2.2
Michigan National Bank, Detroit	56,208	736	56,944	1,399,517	4.0	58,257	1,004	59,261	1,448,117	4.0
City National Bank, Detroit	37,829	2,227	40,056	734,848	5.1	10,182	3,263	13,445	741,406	1.4
Detroit Bank & Trust Co.	34,732	5,748	40,480	3,644,558	1.0	41,055	7,314	48,369	3,486,908	1.2
Michigan National Bank, Lansing	28,217	410	28,627	1,412,289	2.0	36,952	937	37,889	1,353,029	2.7
Union Bank & Trust Co. NA, Grand Rapids	18,818	0	18,818	492,328	3.8	23,939	0	23,939	483,049	5.0
WISCONSIN										
First Wisconsin National Bank, Milwaukee	205,347	46,672	252,019	[illegible]	10.5	176,513	28,790	205,303	1,792,197	9.8
M&I Marshall & Ilsley Bank, Milwaukee	105,791	306	106,097	[illegible]	15.6	101,434	2,090	103,524	703,275	14.4
Marine National Exchange Bank, Milwaukee	30,435	4,314	34,749	[illegible]	5.7	42,645	14,077	56,722	529,755	8.0
Heritage Bank, Milwaukee	19,797	0	19,797	[illegible]	21.8	14,448	0	14,448	99,507	14.5
Kellogg-Citizens National Bank, Green Bay	19,749	2,000	21,749	[illegible]	8.5	18,579	1,790	20,369	240,834	7.7
First Bank NA, Milwaukee	13,881	4,525	18,406	[illegible]	3.1	14,863	3,726	18,589	436,387	3.4
FEDERAL RESERVE DISTRICT 8										
ARKANSAS										
Worthen Bank & Trust Co. NA, Little Rock	[illegible]	[illegible]	[illegible]	[illegible]	8.9	61,025	4,450	65,475	438,279	13.9
Commercial National Bank, Little Rock	[illegible]	[illegible]	[illegible]	278,783	10.2	41,504	1,756	43,260	285,435	14.5
First National Bank, Little Rock	[illegible]	[illegible]	[illegible]	267,127	9.5	32,312	1,615	33,927	267,398	12.1
Union National Bank, Little Rock	[illegible]	[illegible]	[illegible]	267,491	5.9	36,277	1,288	37,565	301,778	12.0
ILLINOIS										
First National Bank, Belleville	15,727	[illegible]	[illegible]	212,554	7.4	13,066	754	13,820	197,916	6.6
INDIANA										
Old National Bank, Evansville	[illegible]	[illegible]	[illegible]	[illegible]	5.2	20,745	8,265	29,010	407,526	5.1
Citizens National Bank, Evansville	19,219	[illegible]	[illegible]	[illegible]	4.4	20,511	5,587	26,098	389,413	5.3
KENTUCKY										
Citizens Fidelity Bank & Trust Co., Louisville	[illegible]	[illegible]	[illegible]	1,422,745	15.4	214,646	63,030	277,676	1,373,862	15.6
Liberty National Bank & Trust Co., Louisville	[illegible]	[illegible]	[illegible]	[illegible]	11.9	119,105	14,824	133,929	734,613	16.2
First National Bank, Louisville	79,940	90,272	170,212	[illegible]	5.0	132,810	97,872	230,682	1,482,590	9.0
United Kentucky Bank, Inc., Louisville	[illegible]	[illegible]	[illegible]	270,247	5.9	22,138	4,301	26,439	272,390	8.1
MISSOURI										
Mercantile Trust Co. NA, St. Louis	[illegible]	[illegible]	311,474	1,709,285	10.0	264,479	85,163	349,642	1,667,044	15.9
Centerre Bank NA, St. Louis	[illegible]	[illegible]	[illegible]	1,944,352	8.6	161,609	137,835	299,444	1,753,713	9.2
Boatmen's National Bank, St. Louis	152,661	15,556	168,217	584,214	26.1	128,319	20,577	148,896	583,568	22.0
Bank of St. Louis	38,307	10,778	49,085	213,581	17.9	38,586	8,649	47,235	212,036	18.2
Boatmen's Union National Bank, Springfield	23,292	650	23,942	207,011	11.3	30,267	1,185	31,452	189,582	16.0
Commerce-Manchester Bank, St. Louis	16,727	0	16,727	135,517	12.3	20,434	0	20,434	145,252	14.1
TENNESSEE										
First Tennessee Bank NA, Memphis	[illegible]	8,082	172,947	1,444,420	11.4	118,391	4,555	122,946	1,350,085	8.8
Union Planters National Bank, Memphis	49,711	5,282	54,993	925,005	5.4	49,496	2,760	52,256	838,450	5.9
National Bank of Commerce, Memphis	23,586	3,085	26,671	576,320	4.1	25,647	10,823	36,470	555,201	4.6
FEDERAL RESERVE DISTRICT 9										
MINNESOTA										
Northwestern National Bank, Minneapolis	217,804	73,777	291,581	2,276,094	9.6	209,907	125,887	335,794	2,393,513	8.8
First National Bank, Minneapolis	183,939	74,218	258,157	2,062,204	8.9	170,346	67,878	238,224	1,844,825	9.2
First National Bank, St. Paul	174,682	108,845	283,527	2,087,268	8.4	111,294	32,432	143,726	1,745,306	6.4
American National Bank & Trust Co., St. Paul	36,938	8,422	45,360	255,595	14.4	42,519	18,327	60,846	258,897	16.4
Midway National Bank, St. Paul	31,978	300	32,278	152,959	20.9	34,206	0	34,206	150,155	22.8
F&M Marquette National Bank, Minneapolis	30,914	11,614	42,528	994,465	3.1	44,545	6,504	51,049	217,783	20.5
Midland National Bank, Minneapolis	11,085	3,472	14,557	198,418	5.6	16,854	1,218	18,072	194,134	8.7
MONTANA										
Security Bank NA, Billings	16,844	500	17,344	203,745	8.3	17,416	555	17,971	187,286	9.3
NORTH DAKOTA										
Bank of North Dakota, Bismarck	28,332	0	28,332	[illegible]	5.2	25,878	0	25,878	518,182	5.0
WISCONSIN										
First Wisconsin National Bank, Eau Claire	15,004	179	15,183	142,577	10.5	19,029	0	19,029	137,830	13.8

(a)—Based on the Report of Condition, or Call Report, submitted by banks to the Federal regulatory agencies. Data are for the bank and its domestic subsidiaries only are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items I.d, 5.b, and 6.a from Schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S. branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items I.d, 6.a, and 5.b from Schedule F). ‡— Demand deposits due foreign banks in domestic and Edge banking subsidiaries plus time and savings deposits due all banks in domestic and Edge banking subsidiaries.

1982 CORRESPONDENT BANKING SURVEY

BANKS WITH DEMAND DEPOSITS DUE TO U.S. BANKS of $10,000,000 OR MORE (,000's omitted in $ figures) (a)

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FEDERAL RESERVE DISTRICT 10

	June 30, 1982					June 30, 1981				
	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks ‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $
COLORADO										
United Bank of Denver NA	135,863	53,536	189,399	1,315,849	10.3	172,038	19,607	191,645	1,339,048	12.8
First National Bank of Denver	123,339	11,561	134,900	1,335,115	9.2	231,612	16,649	248,261	1,251,692	18.5
Colorado National Bank, Denver	111,221	47,936	159,157	858,656	13.0	105,224	15,184	120,408	732,103	14.4
Central Bank of Denver	84,551	69,082	153,633	775,002	10.9	74,852	4,923	79,775	735,430	10.2
Denver National Bank	75,441	14,398	89,839	241,306	31.3	94,355	11,411	105,766	238,556	39.6
First Interstate Bank of Denver NA	15,609	5,930	21,539	237,709	6.6	28,942	5,218	34,160	208,141	13.9
KANSAS										
Fourth National Bank & Trust Co., Wichita	63,456	6,324	69,780	635,791	10.0	70,962	10,451	81,413	662,880	10.7
Commercial National Bank, Kansas City	32,177	755	32,932	192,205	16.7	30,398	861	31,259	190,930	15.9
Hutchinson National Bank & Trust Co.	26,156	200	26,356	136,454	19.2	33,981	0	33,981	59,662	57.0
First National Bank, Wichita	22,796	0	22,796	351,379	6.5	28,938	0	28,938	361,161	8.0
Security National Bank, Kansas City	18,079	2,004	20,083	144,781	12.5	20,092	740	20,832	148,534	13.5
First National Bank, Topeka	16,727	0	16,727	228,606	7.3	25,026	0	25,026	226,805	11.0
First National Bank, Hutchinson	15,543	0	15,543	111,381	14.0	11,969	0	11,969	104,751	11.4
Union National Bank, Wichita	15,116	182	15,298	195,892	7.7	14,067	0	14,067	211,537	6.6
Merchants National Bank, Topeka	13,288	0	13,288	154,669	8.6	12,131	1,432	13,563	166,428	7.3
First National Bank & Trust Co., Salina	10,583	0	10,583	103,073	10.3	10,058	0	10,058	97,161	10.4
MISSOURI										
Commerce Bank of Kansas City NA	108,566	9,363	117,929	649,569	16.7	137,888	11,698	149,586	725,741	19.0
First National Bank, Kansas City	92,189	15,579	107,768	655,689	14.1	125,223	9,598	134,821	734,113	17.1
United Missouri Bank of Kansas City NA	81,317	6,604	87,921	790,780	10.3	81,738	16,565	98,303	744,981	11.0
Centerre Bank of Kansas City NA	36,683	4,668	41,351	218,933	16.8	20,350	7,997	28,347	193,723	10.5
Boatmen's Bank & Trust Co., Kansas City	27,647	1,271	28,918	171,970	16.1	14,337	7,009	21,346	153,044	9.4
First National Bank of St. Joseph	18,185	0	18,185	203,030	9.0	16,773	0	16,773	156,576	10.7
NEBRASKA										
Omaha National Bank	76,190	6,659	82,849	589,459	12.9	71,371	6,835	78,206	541,157	13.2
First National Bank & Trust Co., Lincoln	69,691	2,337	72,028	469,019	14.9	68,427	2,354	70,781	421,012	16.3
United States National Bank, Omaha	52,909	1,801	54,710	363,004	14.6	48,854	2,645	51,499	363,184	13.5
First National Bank, Omaha	42,950	12,758	55,708	356,419	12.1	60,949	7,856	68,805	356,234	17.1
National Bank of Commerce T&S Assn., Lincoln	40,194	1,870	42,064	243,169	16.5	51,360	4,428	55,788	240,429	21.4
NEW MEXICO										
First National Bank, Albuquerque	22,960	0	22,960	510,988	4.5	26,654	0	26,654	458,305	5.8
Albuquerque National Bank	11,802	9	11,811	842,902	1.4	10,290	7	10,297	753,782	1.4
OKLAHOMA										
First National Bank & Trust Co., Oklahoma City	134,086	13,440	147,526	1,900,004	7.1	135,945	6,299	142,244	1,505,992	9.0
Liberty National Bank & Trust Co., Oklahoma City	88,851	69,136	157,987	1,591,028	5.6	100,553	75,637	176,190	1,417,839	7.1
Bank of Oklahoma NA, Tulsa	87,389	45,317	132,706	1,046,774	8.3	122,302	41,090	163,392	957,029	12.8
United Oklahoma Bank, Oklahoma City	78,326	9,161	87,487	204,474	38.3	50,086	7,953	58,039	161,316	31.0
Fidelity Bank NA, Oklahoma City	48,462	64,552	113,014	650,784	7.4	52,986	24,699	77,685	497,733	10.6
First National Bank & Trust Co., Tulsa	27,440	11,733	39,173	1,019,255	2.7	28,307	3,746	32,053	840,768	3.4

FEDERAL RESERVE DISTRICT 11

	June 30, 1982					June 30, 1981				
	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks ‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $
LOUISIANA										
First National Bank, Shreveport	46,422	1,128	47,550	687,095	6.8	36,535	2,700	39,235	623,607	5.9
Commercial National Bank, Shreveport	41,605	9,666	51,271	669,121	6.2	47,591	3,913	51,504	602,929	7.9
Central Bank, Monroe	23,697	972	24,669	303,739	7.8	26,859	0	26,859	299,721	9.0
Ouachita National Bank, Monroe	13,975	262	14,237	377,491	3.7	20,475	1	20,476	370,624	5.5
Bossier Bank & Trust Co., Bossier City	11,320	46,920	58,240	281,215	4.0	10,316	29,106	39,422	232,043	4.4
TEXAS										
InterFirst Bank Dallas NA	535,027	29,247	564,274	5,253,195	10.2	557,117	26,096	583,213	4,673,427	11.9
RepublicBank Dallas NA	356,417	126,761	483,178	4,622,945	7.7	362,702	210,001	572,703	4,026,461	9.0
Texas Commerce Bank NA, Houston	327,597	187,553	515,150	4,437,378	7.4	302,361	216,581	518,942	3,308,143	9.1
First City National Bank, Houston	273,464	92,843	366,307	4,841,717	5.6	311,111	121,107	432,218	3,958,648	7.9
Mercantile National Bank, Dallas	266,210	81,233	347,443	2,371,717	11.2	256,630	95,836	352,466	1,991,677	12.9
Bank of the Southwest NA, Houston	196,934	31,821	228,755	1,532,850	12.8	137,629	42,985	180,614	1,277,953	10.8
Allied Bank of Texas, Houston	181,914	109,597	291,511	1,453,774	12.5	161,400	123,340	284,740	1,145,806	14.1
Texas Commerce Bank-Dallas NA	116,890	2,620	119,510	223,616	52.3	83,617	1,870	85,487	198,099	42.2
Fort Worth National Bank	112,920	43,582	156,502	1,180,519	9.6	84,722	80,367	165,089	1,188,195	7.1
First City Bank, Dallas	87,373	68,351	155,724	655,577	13.3	65,636	50,006	115,642	528,166	12.4
First National Bank, Midland	69,471	119,067	188,538	1,479,708	4.7	62,872	84,755	147,627	1,103,039	5.7
InterFirst Bank Houston NA	66,454	31,793	98,247	719,831	9.2	108,084	60,702	168,786	684,549	15.8
First State Bank, Abilene	58,989	72,489	131,478	435,557	13.5	53,573	69,525	123,098	369,684	14.5
El Paso National Bank	56,364	15,866	72,230	588,064	9.6	27,029	5,745	32,774	478,896	5.6
National Bank of Commerce, Dallas	53,353	94,702	148,055	602,526	8.9	53,172	70,921	124,093	448,195	11.9
Capital Bank NA, Houston	49,503	69,167	118,670	606,805	8.2	57,589	55,476	113,065	586,322	9.8
First National Bank, Fort Worth	48,880	24,456	73,336	1,030,085	4.7	73,342	86,935	160,277	1,068,988	6.9
Austin National Bank	46,409	15,292	61,701	808,058	5.7	55,212	14,932	70,144	744,482	7.4
Corpus Christi National Bank	42,592	15,388	57,980	458,938	9.3	44,124	20,875	64,999	394,959	11.2
Texas Commerce Bank-Austin NA	37,532	34,415	71,947	703,783	5.3	31,640	27,909	59,549	631,232	5.0
RepublicBank NA, Houston	34,162	0	34,162	958,758	3.6	27,637	25,104	52,741	822,115	3.4
Frost National Bank, San Antonio	32,720	17,116	49,836	1,123,045	2.9	54,114	19,408	73,522	976,809	5.5
National Bank of Commerce, San Antonio	32,357	2,950	35,307	772,137	4.2	40,036	3,356	43,392	661,088	6.1
State National Bank, El Paso	30,901	15,118	46,019	554,420	5.6	24,397	5,662	30,059	450,626	5.4
Amarillo National Bank	30,272	9,062	39,334	424,804	7.1	24,893	9,590	34,483	360,241	6.9
Peoples National Bank, Tyler	28,038	7,734	35,772	322,090	8.7	20,270	11,546	31,816	285,280	7.1
Continental National Bank, Fort Worth	26,115	27,901	54,016	530,179	4.9	39,776	31,835	71,611	512,513	7.8
First National Bank, Amarillo	24,314	31,381	55,695	615,053	4.0	34,191	25,641	59,832	529,677	6.5
Midland National Bank	23,368	7,631	30,999	383,256	6.1	0	0	0	0	
Alamo National Bank, San Antonio	22,231	3,172	25,403	444,856	5.0	20,277	6,693	26,970	375,149	5.4
Southern National Bank, Houston	21,956	28,339	50,295	263,602	8.3	26,378	20,539	46,917	255,557	10.3
Unitedbank-Houston	21,382	25,956	47,338	192,043	11.1	13,543	0	13,543	154,880	8.7
Cullen Center Bank & Trust Co., Houston	21,144	60,857	82,001	447,525	4.7	19,034	77,910	96,944	411,574	4.6
Fannin Bank, Houston	21,053	14,391	35,444	411,844	5.1	17,808	25,98[illegible]	43,793	372,480	4.8
American National Bank, Austin	19,706	7,355	27,061	325,815	6.1	22,782	6,103	28,885	360,123	6.3
First National Bank, Waco	18,968	7,335	26,303	228,110	8.3	19,888	5,917	25,805	215,353	9.2
Victoria Bank & Trust Co.	17,999	19,418	37,417	445,697	4.0	26,545	22,431	48,976	401,646	6.6
First-Wichita National Bank, Wichita Falls	17,081	10,952	28,033	[illegible]	4.6	14,711	3,231	17,942	328,663	4.5

(a)—Based on the Report of Condition, or Call Report, submitted by banks to the Federal regulatory agencies. Data are for the bank and its domestic subsidiaries only are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items l.d, 5.b, and 6.a from Schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S.branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items l.d, 5.a, and 5.b from Schedule F). ‡— Demand deposits due foreign banks in domestic and Edge banking susidiaries plus time and savings deposits due all banks in domestic and Edge banking subsidiaries.

1982 CORRESPONDENT BANKING SURVEY

BANKS WITH DEMAND DEPOSITS DUE TO U.S. BANKS of $10,000,000 OR MORE (,000's omitted in $ figures) (a)

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FEDERAL RESERVE DISTRICT 11 (Continued)

	June 30, 1982					June 30, 1981				
	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $	Demand Dep. Due to U.S. Banks $	Due to Banks Other Dep. Due to All Banks‡ $	Total Dep. Due to All Banks $	Total Deposits $	D. to B. to Total Dep. $
TEXAS										
Citizens National Bank, Waco	16,466	5,649	22,115	257,783	6.4	21,485	21,505	42,990	236,029	9.1
First National Bank, Lubbock	14,469	23,310	37,779	383,562	3.8	12,018	43,757	55,775	378,985	3.2
Lubbock National Bank	14,171	5,730	19,901	343,168	4.1	35,172	6,308	41,480	331,085	10.6
First City Bank of Corpus Christi	13,317	10,450	23,767	289,598	4.6	16,401	18,875	35,276	111,278	14.7
Preston State Bank, Dallas	12,622	1,700	14,322	388,068	3.3	11,347	4,800	16,147	345,692	3.3
American National Bank, Amarillo	11,966	3,500	15,466	197,222	6.1	7,736	3,450	11,186	178,157	4.3
Citizens First National Bank, Tyler	10,615	10,607	21,222	243,414	4.4	9,216	18,537	27,753	231,208	4.0
FEDERAL RESERVE DISTRICT 12										
ARIZONA										
Valley National Bank, Phoenix	58,069	19,254	77,323	5,332,377	1.1	56,571	12,188	68,759	4,934,391	1.1
First Interstate Bank of Arizona NA, Phoenix	15,281	950	16,231	3,425,395	0.4	7,969	1,591	9,560	3,125,756	0.3
United Bank of Arizona, Phoenix	11,183	309	11,492	741,313	1.5	11,068	2,513	13,581	627,342	1.8
CALIFORNIA										
Bank of America NT&SA, San Francisco	366,728	5,300,019	5,666,747	54,804,895	0.7	355,724	1,082,922	1,438,646	51,175,384	0.7
Crocker National Bank, San Francisco	353,219	564,792	918,011	13,798,056	2.6	410,806	73,213	484,019	1,312,119	3.6
Security Pacific National Bank, Los Angeles	328,606	635,076	963,682	19,025,958	1.7	374,031	108,600	482,631	17,522,699	2.1
First Interstate Bank of California, Los Angeles	327,706	168,023	495,729	11,967,938	2.7	339,375	98,560	437,935	10,714,081	3.2
Wells Fargo Bank NA, San Francisco	217,463	513,129	730,592	14,590,347	1.5	219,977	90,290	310,267	14,196,185	1.5
Union Bank, Los Angeles	169,367	38,401	207,768	4,264,208	4.0	167,425	90,808	258,233	4,134,332	4.0
Community Bank, Huntington Park	53,281	16,562	69,843	400,975	13.3	65,585	4,303	69,888	409,902	16.0
Bank of California NA, San Francisco	23,532	70,338	93,870	1,742,416	1.4	47,956	38,379	86,335	1,832,897	2.6
Lloyds Bank California, Los Angeles	17,434	3,681	21,115	2,132,835	0.8	8,145	5,126	13,271	2,210,679	0.4
OREGON										
United States National Bank, Portland	82,641	2,094	84,735	3,758,355	2.2	59,054	1,896	60,950	3,603,651	1.6
First Interstate Bank of Oregon NA	45,451	7,171	52,622	3,418,321	1.3	45,125	4,682	49,807	3,526,756	1.3
Oregon Bank, Portland	24,348	854	25,202	700,282	3.5	19,943	631	20,574	675,058	3.0
UTAH										
First Security Bank of Utah NA, Ogden	20,825	47	20,872	1,672,328	1.2	32,535	148	32,683	1,485,678	2.2
Zions First National Bank, Salt Lake City	10,638	2,319	12,957	1,267,899	0.8	12,097	7,285	19,382	1,284,661	0.9
Continental Bank & Trust Co., Salt Lake City	10,490	0	10,490	179,680	5.8	13,658	0	13,658	199,838	6.8
WASHINGTON										
Peoples National Bank of Washington, Seattle	68,528	616	69,144	1,392,473	4.9	60,052	938	60,990	1,204,375	5.0
Seattle-First National Bank	64,908	264,875	329,783	7,701,434	0.8	87,841	129,179	217,020	6,417,352	1.4
Rainier National Bank of Washington, Seattle	29,824	33,528	63,352	3,902,755	0.8	42,430	36,638	79,068	3,600,527	1.2
Old National Bank of Washington, Spokane	12,740	29	12,769	1,020,499	1.2	14,494	1,412	15,906	1,011,536	1.4

(a)—Based on the Report of Condition, or Call Report, submitted by banks to the Federal regulatory agencies. Data are for the bank and its domestic subsidiaries only are taken from Schedule F — Deposits of the Call Report. Data for June 30, 1982, are based on American Banker's new definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due other U.S. commercial banks, and deposits due the foreign branches of other U.S. banks (or the sum of items l.d, 5.b, and 6.a from Schedule F). Data for June 30, 1981, are based on American Banker's old definition of deposits due U.S. banks, which is the sum of the following: deposits due mutual savings banks, deposits due the U.S.branches and agencies of foreign banks, and deposits due other U.S. commercial banks (or the sum of items l.d, 5.a, and 5.b from Schedule F). ‡—Demand deposits due foreign banks in domestic and Edge banking susidiaries plus time and savings deposits due all banks in domestic and Edge banking subsidiaries.

Interbank Deposits in All Commercial Banks (a)

(Dollar amounts are in $ millions)

Date	Demand Deposits Due to Domestic Bks(b)	Demand Deposits Due to Fgn Bks.(c)	Time & Savings Dep. Due to Domestic Bks(b)	Time & Savings Dep. Due to Fgn Bks.(c)	Total Dep. Due to Bks.(d)	Total Deposits(e)	% of Interbank Demand to Total (f)	Number of Commercial Banks
12/31/50	$12,102(g)	$1,476	$143(g)	$318	$14,039(g)	$155,265	7.79	14,121
12/31/55	13,512(g)	1,546	264(g)	1,321	16,643(g)	192,254	7.03	13,716
12/31/60	15,453(g)	1,627	314(g)	1,484	18,878(g)	229,843	6.72	13,472
12/31/65	16,794(h)	1,632	719(h)	289	19,434	331,358	5.07	13,904
12/31/70	27,443(h)	3,166	1,690(h)	285	32,584	480,940	5.71	13,686
12/31/75	35,093(h)	6,719	10,067(h)	1,957	53,836	786,532	4.46	14,633
12/31/80	48,382(h)	9,982	8,092(h	1,593	68,049	1,192,246	4.06	14,870
6/30/81	53,425(h)	9,953	11,119(h)	1,533	76,030	1,222,597	4.37	14,719
12/31/81	30,538(i)	13,462	13,627(i)	10,556	68,183	1,277,792	2.39	14,744
6/30/81	45,530(i)	25,341	10,927(i)	7,532	89,330	1,222,597	3.72	14,719
6/30/82	26,157(i)	11,851	17,861(i)	15,366	71,235	1,303,385	2.01	14,736

(a)—Data from Federal Reserve Board and Federal Deposit Insurance Corporation. Data are based on call reports for banks and their domestic subsidiaries. Since 12/31/78, data are based on the call reports of medium and large banks only. (b)—Includes commercial banks and mutual savings banks. (See footnotes (h) and (i) for further details.) (c)—Until 6/30/82, included only the following two deposit items from Schedule F of the domestic Report of Condition: 'deposits of foreign branches of U.S. banks' (item 6a) and 'deposits of banks in foreign countries' (item 6b). Since 6/30/82, American Banker redefined 'Deposits Due Foreign Banks' to include 'deposits of foreign governments and official institutions' (Sch. F, item 4) and 'deposits due U.S. branches and agencies of foreign banks' (Sch. F, item 5a). Excluded from the new definition is 'deposits due the foreign branches of U.S. banks' (item 6a), which is now included in 'Deposits Due Domestic Banks.' In addition, now included in 'Deposits Due Foreign Banks' are Edge Act banks' 'deposits due U.S. banks', 'deposits due foreign banks', and 'deposits due foreign governments and official institutions'. (The Edge banking components are shown separately in the table on page 10A.) (d)—Since 3/30/82, 'Total Deposits Due Banks' reflects changes in definition of 'Deposits Due Foreign Banks' described in footnote (c) above. (e) —Total deposits in domestic offices of all medium and large banks only. Does not include Edge banking deposits. Total Edge deposits are shown in the table on page 10A. (f)— Ratio of demand deposits due domestic banks to total domestic deposits. (g)— Excludes deposits due mutual savings banks which were not available. (h)—The sum of the following items from Schedule F: item 1d—deposits of mutual savings banks; item 5a—deposits of the U.S. branches and agencies of foreign banks; and item 5b—Deposits of other U.S. commercial banks (i)—The sum of the following items from Schedule F: item 1d—deposits of mutual savings banks; item 5b— deposits of other U.S. commercial banks; and item 6a—deposits due foreign branches of U.S. banks. **Note: data for 12/31/81 and 6/30/81 have been RESTATED to conform to the new definitions. See footnote (i) to identify the restated data for 6/30/81.**

DEPOSITS DUE TO FOREIGN BANKS (a)

Ranked by Size of Demand Deposits Due to Foreign Banks

Banks with Demand Deposits Due to Foreign Banks of $10 million or More

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Rank 6/30/82		Demand Deposits Due to Foreign Banks (in thousands of $) 6/30/82	6/30/81	Rank 6/30/81	Gain	Time and Savings Deposits Due Foreign Banks (in thousands of $) 6/30/82	6/30/81
1	Manufacturers Hanover Trust Co., New York (b)	1,222,022	2,765,123	3	+ 2	1,594,514	476,548
2	Citibank NA, New York (b)	1,199,792	3,020,370	2		1,520,000	177,930
3	Bankers Trust Co., New York (b)	1,175,469	1,577,461	7	+ 4	581,483	313,152
4	Chase Manhattan Bank NA, New York (b)	1,123,553	2,193,242	4		646,182	1,074,547
5	Irving Trust Co., New York (b)	890,032	2,079,233	5		718,146	57,989
6	Morgan Guaranty Trust Co., New York (b)	874,268	3,969,057	1		932,161	480,467
7	Chemical Bank, New York (b)	845,704	1,611,650	6		603,083	205,083
8	Bank of America NT&SA, San Francisco (b)	525,697	1,486,590	8		2,917,690	2,218,207
9	Wells Fargo Bank NA, San Francisco (b)	377,970	237,882	14	+ 5	77,125	90,779
10	Marine Midland Bank NA, Buffalo, N.Y. (b)	281,106	289,658	12	+ 2	795,679	63,127
11	Philadelphia National Bank (b)	255,005	322,677	11		16,000	12,000
12	Crocker National Bank, San Francisco (b)	224,531	484,520	10		340,261	10,000
13	European American Bank & Trust Co., New York (b)	177,435	149,248	19	+ 6	186,310	90,810
14	Security Pacific National Bank, Los Angeles (b)	176,733	191,672	17	+ 3	325,396	196,419
15	First National Bank of Chicago (b)	157,050	236,266	15		853,134	247,968
16	Continental Illinois Nat'l Bank & Trust Co., Chicago (b)	154,329	1,475,425	9		510,316	341,375
17	First Interstate Bank of California, Los Angeles (b)	123,727	245,972	13		33,795	18,460
18	First National Bank of Boston (b)	92,630	158,935	18		11,195	49,280
19	Riggs National Bank, Washington, D.C. (b)	91,181	117,991	22	+ 3	52,924	29,315
20	Brown Brothers Harriman & Co., New York	82,603	73,565	28	+ 8	78,436	70,761
21	Industrial Bank of Japan Trust Co., New York	72,328	1,853	--		220,020	12,769
22	Bank of California NA, San Francisco (b)	65,684	78,631	27	+ 5	0	3,418
23	Mellon Bank NA, Pittsburgh (b)	58,176	203,264	16		28,500	9,426
24	Bank Leumi Trust Co., New York	54,816	43,126	37	+13	3	109
25	Texas Commerce Bank NA, Houston (b)	54,349	60,580	30	+ 5	0	0
26	Northern Trust Co., Chicago (b)	51,520	90,555	26		9,750	8,240
27	Southeast Bank NA, Miami	48,482	35,873	41	+ 14	0	0
28	First City National Bank, Houston	46,394	16,821	50	+ 22	0	108,261
29	J. Henry Schroder Bank & Trust Co., New York (b)	45,097	45,868	36	+ 7	153,105	113,847
30	Citizens & Southern National Bank, Atlanta (b)	44,715	60,112	31	+ 1	1,166	4,588
31	National Bank of North America, New York	41,219	94,066	24		644,235	10,005
32	Bank of New York (b)	41,061	69,935	29		98,803	48,991
33	American Security Bank NA, Washington, D.C. (b)	39,634	34,644	43	+ 10	80,190	8,678
34	Seattle-First National Bank	34,759	53,370	35	+ 1	28,621	50,383
35	LaSalle National Bank, Chicago	33,101	.....	--		27,389	.....
36	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C. (b)	29,681	36,317	40	+ 4	0	0
37	Girard Bank, Philadelphia (b)	28,887	55,674	32		1	1
38	Republic National Bank, New York (b)	27,793	99,237	23		163,061	15,366
39	First National Bank, Minneapolis (b)	26,218	34,785	42	+ 3	0	0
40	Rainier National Bank, Seattle (b)	25,362	31,879	44	+ 4	5,400	4,650
41	InterFirst Bank Dallas NA (b)	25,247	123,237	21		4,000	0
42	Fidelity Bank, Philadelphia (b)	23,985	54,977	33		3,294	4,683
43	Harris Trust & Savings Bank, Chicago (b)	23,339	125,536	20		8,800	2,500
44	North Carolina National Bank, Charlotte (b)	23,251	54,873	34		11,000	54,650
45	Israel Discount Bank of New York	22,781	39,403	38		128	225
46	Shawmut Bank of Boston NA (b)	21,192	20,536	49	+ 3	1,793	0
47	RepublicBank Dallas NA	20,386	22,680	47		0	0
48	Pittsburgh National Bank (b)	19,591	15,935	51	+ 3	0	15,000
49	National Bank of Detroit	18,895	26,031	45		0	0
50	First Wisconsin National Bank, Milwaukee (b)	18,763	37,421	39		7,000	11,000
51	Valley National Bank, Phoenix, Ariz.	18,186	13,011	56	+ 5	0	0
52	Frost National Bank, San Antonio, Tex.	16,316	14,486	55		0	0
53	Bank of Canton of California, San Francisco	15,719	.....	--		39,000	.....
54	Flagship National Bank of Miami	15,370	15,525	52		0	1,500
55	First Pennsylvania Bank NA, Philadelphia	15,367	11,503	58	+ 3	5,700	8,200
56	Bank of Hawaii, Honolulu	14,573	8,736	--		1,200	0
57	Pan American Bank NA, Miami (b)	14,452	12,975	57		0	0
58	Sumitomo Bank of California, San Francisco	13,932	15,361	53		0	0
59	Atlantic Bank, New York	13,263	5,294	--		89,360	68,538
60	Bank of the Southwest NA, Houston	12,398	15,187	54		0	0
61	Laredo National Bank, Tex.	12,331	.....	--		0	.....
62	First National Bank, Brownsville, Tex.	11,[illegible]55	.....	--		0	.....
63	Barclays Bank of New York	11,118	.....	--		0	.....
64	Central National Bank, Cleveland (b)	11,027	9,402	--		455	260
65	Daiwa Bank Trust Co., New York	10,984	7,668	--		19,750	82,788
66	Capital Bank, North Bay Village, Fla.	10,934	.....	--		2,190	.....
67	California Canadian Bank, San Francisco	10,858	8,721	--		165,316	25,475

(a)—Deposits due foreign banks are the sum of the following items from Schedule F — Deposits, of the Report of Condition, or Call Report, submitted by banks with foreign branches to the Federal regulatory agencies: deposits of foreign governments and official institutions (item 4) plus deposits due the U.S. branches and agencies of foreign banks (item 5.a.) plus deposits due banks in foreign countries (item 6.b.). In addition, for banks with Edge Act banking subsidiaries, the following deposits for the Edge and domestic branches are included from Schedule C — Deposits of the Report of Condition submitted by domestic offices (head offices and branches) of the Edges to the Federal Reserve Board: deposits of foreign governments and official institutions (items 1.B.—demand deposits and 2.B.—time and savings deposits, respectively); deposits due commercial banks in the U.S. (items 1.C. and 2.C.); and deposits due banks in foreign countries (items 1.D. and 2.D.).

NOTE: Deposits and ranks for 6/30/81 have been RESTATED to conform to the new definition of deposits due foreign banks outlined in footnote (a) above. For Edges with domestic branches, the deposit items were summed for the Edge head office and its domestic branches. For banks with more than one Edge subsidiary, the deposit items also were summed for their subsidiaries. The summed Edge deposits were then added to "deposits due foreign banks" in the bank and its domestic subsidiaries. The Edge banking components of deposits due foreign banks are shown separately in the table on page 12A.

Interbank Deposits in All Edge Subsidiaries (a)

(Dollar amounts are in $ millions)

Date	Demand Deposits Due Banks (b)	Breakdown of Demand Deposits Due Banks: Due Other U.S. Banks	Due Foreign Banks	Due Fgn Gov't and Off. Inst.	Time Savings Deposits Due Banks (b)	Time Deposits	% of Interbank Demand Total Dep. (c)	Number of Offices (d)
6/30/81	4,732.1	2,713.2	1,945.5	73.4	1,550.9	8,055.8	58.7	119
12/31/81	1,729.9	50.4	1,560.9	118.6	2,161.0	4,914.7	35.2	163
6/30/82	1,568.2	88.6	1,225.9	253.7	5,388.4	7,870.8	19.9	177

(a)—Data from the Federal Reserve Board are for Edge Act corporations engaged in banking plus their U.S.branches only.
(b)—Includes U.S. commercial banks, foreign banks, and foreign governments and official institutions.
(c)—Ratio of demand deposits due banks to total deposits.
(d)—Total of head offices plus U.S. branches.

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Edge Banking Subsidiary Component of Demand Deposits Due Foreign Banks (a)

A Geographical Listing of Banks with Edges and with $10 Million or More in Demand Deposits Due Foreign Banks on June 30, 1982 (b)

($,000)

Name of Banking Edge and Parent Bank	Dem. Dep. Due banks in Edge Act Subsidiaries (c)		Total Dem. Dep. Due Fgn. Banks in Bank Incl. Edge Sub.		Ratio of Edge DD Due Banks to Total Bank's DD Due Fgn. banks (in %)		Time and Savings Dep. Due Banks in Edge Act Subs. (c)	
	6/30/82	6/30/81	6/30/82	6/30/81	6/30/82	6/30/81	6/30/82	6/30/81
First Interstate Bank of California, Los Angeles *First Interstate International of California, Los Angeles*	35,826	103,800	123,727	245,972	28.96	42.20	0	0
Security Pacific National Bank, Los Angeles *Security Pacific International Bank, New York*	81,126	107,645	176,733	191,672	45.90	56.16	23,396	1,919
Bank of America NT & SA, San Francisco *BankAmerica International, Francisco*	366,025	1,250,929	525,697	1,486,590	69.63	84.15	877,873	123,816
Bank of California NA, San Francisco *Bank of California International, San Francisco*	25,337	29,962	65,684	78,631	38.57	38.10	0	0
Crocker National Bank, San Francisco *Crocker Bank International, New York (d)*	77,209	395,634	224,531	484,520	34.39	81.65	0	0
Wells Fargo Bank NA, San Francisco *Wells Fargo Bank International, San Francisco*	318,033	173,811	377,970	237,882	84.14	73.07	0	6,086
American Security Bank NA, Washington, D.C. *American Security Bank International, Miami*	409	535	39,634	34,644	1.03	1.54	0	0
Riggs National Bank, Washington, D.C. *Riggs International Banking Corp., Miami*	298	0	91,181	117,991	0.33	0.00	20,299	0
Pan American Bank NA, Miami *Pan American Bank International, Miami*	11,721	—	14,452	12,975	81.10	—	0	—
Citizens & Southern National Bank, Atlanta *Citizens & Southern International Bank, Miami(e)*	30,381	34,831	44,715	60,112	67.94	57.94	1,168	4,588
Continental Illinois National Bank & Trust Co., Chicago *Continental Bank International, Chicago*	95,556	1,408,293	154,329	1,475,425	61.92	95.45	20,052	49,550
First National Bank, Chicago *First Chicago International, Chicago*	47,095	111,616	157,050	236,266	29.99	47.24	310,891	25,750
Harris Trust & Savings Bank, Chicago *Harris Bank International Corp., New York*	10,083	99,843	23,339	125,536	43.20	79.53	0	0
Northern Trust Co., Chicago *Northern Trust International Banking Corp., New York(e)*	34,188	68,163	51,520	90,556	66.36	75.27	0	0
First National Bank of Boston *Bank of Boston International, New York(e)*	17,631	82,240	92,330	158,938	19.03	51.74	6,595	0
Shawmut Bank of Boston NA *Shawmut Boston International Banking Corp., Miami*	371	0	21,192	20,536	1.75	0.00	1,793	0
First National Bank, Minneapolis *First Bank International, New York*	15,521	21,220	26,218	34,785	59.20	61.00	0	0
Marine Midland Bank NA, Buffalo, N.Y. *Marine Midland Interamerican Bank, Miami*	2,227	3,970	281,106	289,658	0.79	1.37	400	0
Bankers Trust Co., New York *Bankers Trust International (Miami) Corp.(e)*	6,688	9,088	1,175,469	1,577,461	0.57	0.58	0	0
Bank of New York *Bank of New York International Inc., Miami*	10	—	41,081	69,935	0.02	—	517	—
Chase Manhattan Bank NA, New York *Chase Bank International, Newark, Del.*	7,323	10,876	1,123,553	2,193,242	0.65	0.50	9,100	0
Chemical Bank, New York *Chemical Bank International-North America, Miami*	903	1,318	845,704	1,611,650	0.11	0.08	658	300
Citibank NA, New York *Citibank International, Miami*	11,792	29,981	1,199,792	3,020,370	0.98	0.99	0	0
European American Bank & Trust Co., New York *European American Bank International, Miami*	1,207	509	177,435	149,248	0.68	0.34	290	0
Irving Trust Co., New York *Irving Trust Company International Miami*	25,867	15,668	890,032	2,079,233	2.91	0.75	1,144	1,000
Manufacturers Hanover Trust Co., New York *Manufacturers Hanover International Banking Corp., Miami*	4,815	2,908	1,222,022	2,765,128	0.39	0.11	3,092	0
Morgan Guaranty Trust Co., New York *Morgan Guaranty International Bank, Miami*	1,369	3,205	874,268	3,969,057	0.16	0.08	0	380
Republic National Bank, New York *Republic International Bank of New York, Miami*	83	9	27,793	99,237	0.30	0.01	0	0
J. Henry Schroder Bank & Trust Co., New York *J. Henry Schroder International Bank, Miami*	515	223	45,097	45,868	1.14	0.49	0	0
North Carolina National Bank, Charlotte *NCNB International Banking Corp., New York*	3,253	228	23,251	54,873	13.99	0.42	0	0
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C. *Wachovia International Banking Corp., Winston-Salem, N.C.*	3,558	29,292	29,681	36,317	11.99	80.66	0	0
Central National Bank, Cleveland *Central Cleveland International Bank, New York*	7,859	3,793	11,027	9,402	71.27	40.34	455	260
Fidelity Bank, Philadelphia *Fidelity International Bank, New York*	14,221	43,977	23,985	54,977	59.29	79.99	0	0
Girard Bank, Philadelphia *Girard International Bank, New York*	17,192	39,920	28,887	55,674	59.51	71.70	0	0
Philadelphia National Bank *Philadelphia International Bank, New York*	196,641	257,644	255,005	322,677	77.11	79.85	0	0
Mellon Bank NA, Pittsburgh *Mellon Bank International, New York*	37,465	105,109	58,176	203,264	64.30	51.71	3,500	9,426
Pittsburgh National Bank *Pittsburgh International Bank*	4,533	2,763	19,591	15,935	23.14	17.34	0	0
InterFirst Bank of Dallas NA *InterFirst International Corp., New York*	4,059	95,913	25,247	123,237	16.08	77.83	4,000	0
Texas Commerce Bank NA, Houston *Texas Commerce International Bank, Houston*	5	—	54,349	60,580	0.01	—	0	0
Rainier National Bank, Seattle *Rainier International Bank, Los Angeles*	1,227	429	25,382	[illegible]	4.84	1.34	0	0
First Wisconsin National Bank, Milwaukee *First Wisconsin International Bank, New York*	6,756	23,178	18,763	37,421	36.01	61.94	0	0

(a)—In the table entitled "Deposits Due to Foreign Banks" on page 10A, American banker lists all U.S. Commercial banks with $10 million or more in demand deposits due to foreign banks as defined in footnote (b) below. This table shows the Edge Act banking subsidiary component of this total for those banks with Edge banking subsidiaries. Data for Edges were provided to the American banker by the Federal Reserve Board and are for the Edge and its domestic branches only. For Edges with domestic branches, the data are the combined sum of the deposits in its head office and branches. For banks with more than one Edge subsidiary, deposits in all of its Edge subsidiaries were summed to obtain the Edge banking component.

(b)—Demand deposits due foreign banks is defined as the sum of the following items. For the banks and its domestic subsidiaries, it is the sum of the following items from the Report of Condition, Schedule F: demand deposits due foreign governments and official institutions; demand deposits due the U.S. branches and agencies of foreign banks; and demand deposits due foreign banks in foreign countries. For the Edge subsidiary, it is the sum of demand deposits due foreign government and official institutions, demand deposits due U.S. banks, and demand deposits due foreign banks.

(c)—The sum of deposits due foreign government and official institutions; deposits due U.S. banks; and deposits due foreign banks for the Edge and its domestic branches combined. For banks with more than one Edge subsidiary, the figure shown is the sum for all their Edge subsidiaries.

(d)—A subsidiary of Midland Bank Ltd., London, which also owns Crocker National Bank.

(e)—Owns more than one Edge. Figures shown are the combined sum of balances in these Edges.

Top 50 Banks in Demand Deposits Due All Banks (a)

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Rank 6/30/82		Dem. Dep. Due to Banks 6/30/82 (in $,000)	Total Deposits 6/30/82 (in ,000)	% of Total deposits	Rank Due Dom. Bks 6/30/82	Rank Due Fgn Bks 6/30/82
1	Manufacturers Hanover Trust Co., New York	2,032,178	40,303,712	5.0	3	1
2	Chase Manhattan Bank NA, New York	1,965,447	61,100,282	3.2	1	4
3	Citibank NA, New York	1,690,792	74,554,000	2.3	8	2
4	Morgan Guaranty Trust Co., New York	1,662,799	37,118,608	4.5	5	6
5	Bankers Trust Co., New York	1,480,086	24,873,593	6.0	17	3
6	Chemical Bank, New York	1,408,428	32,222,974	4.4	6	7
7	Irving Trust Co., New York	1,129,838	12,792,426	8.8	22	5
8	First National Bank of Chicago	970,852	25,382,585	3.8	2	15
9	Continental Illinois National B&T Co., Chicago	945,156	29,302,661	3.2	4	16
10	Bank of America NT&SA, San Francisco	892,425	95,665,598	0.9	11	8
11	Philadelphia National Bank	626,993	4,138,676	15.1	10	11
12	Wells Fargo Bank NA, San Francisco	595,433	17,711,888	3.4	27	9
13	Crocker National Bank, San Francisco	577,750	17,711,291	3.3	13	12
14	InterFirst Bank Dallas NA	560,274	7,691,595	7.3	7	41
15	First National Bank of Boston	540,132	11,202,214	4.8	9	18
16	Security Pacific National Bank, Los Angeles	505,339	24,151,387	2.1	14	14
17	First Interstate Bank of California, Los Angeles	451,433	14,706,001	3.1	15	17
18	Marine Midland Bank NA, Buffalo, N.Y.	383,215	15,075,627	2.5	61	10
19	Texas Commerce Bank NA, Houston	381,946	6,075,162	6.3	16	25
20	RepublicBank Dallas NA	376,803	7,186,869	5.2	12	47
21	Northern Trust Co., Chicago	351,575	4,414,609	8.0	18	26
22	First City National Bank, Houston	319,858	6,474,502	4.9	19	28
23	National Bank of Detroit	284,981	7,592,047	3.8	21	49
24	Mercantile National Bank, Dallas	273,336	2,895,055	9.4	20	82
25	Harris Trust & Savings Bank, Chicago	263,058	4,636,013	5.7	23	43
26	Citizens & Southern National Bank, Atlanta	259,309	3,202,582	8.1	29	30
27	Mellon Bank NA, Pittsburgh	242,364	12,433,703	1.9	34	23
28	First National Bank of Atlanta	240,619	2,317,073	10.4	24	79
29	American National Bank & Trust Co., Chicago	225,680	1,979,181	11.4	25	—
30	First Wisconsin National Bank, Milwaukee	224,110	2,363,582	9.5	30	50
31	Northwestern National Bank, Minneapolis	219,286	3,293,639	6.7	26	—
32	Hartford National Bank & Trust Co., Conn.	216,955	1,907,151	11.4	28	—
33	First National Bank, Minneapolis	210,157	3,351,102	6.3	35	39
34	Bank of the Southwest NA, Houston	209,332	1,963,659	10.7	31	60
35	European American Bank & Trust Co., New York	199,270	3,694,975	5.4	206	13
36	Indiana National Bank, Indianapolis	197,935	1,665,786	11.9	32	—
37	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	190,437	1,432,746	13.3	33	—
38	Allied Bank of Texas, Houston	183,485	1,453,774	12.6	36	—
39	Bank of New York	179,986	8,784,198	2.0	48	32
40	Mercantile Trust Co. NA, St. Louis, Mo.	179,664	2,020,722	8.9	38	73
41	First National Bank, St. Paul, Minn.	177,637	2,093,246	8.5	37	—
42	Fidelity Bank, Philadelphia	177,617	2,669,039	6.7	45	42
43	Trust Company Bank, Atlanta	176,786	1,427,770	12.4	40	74
44	Union Bank, Los Angeles	176,706	4,886,000	3.6	39	81
45	Shawmut Bank of Boston NA	176,377	1,938,327	9.1	44	46
46	North Carolina National Bank, Charlotte	176,214	5,396,894	3.3	46	44
47	First Tennessee Bank NA, Memphis	172,947	1,445,100	12.0	42	77
48	Centerre Bank NA, St. Louis, Mo.	171,464	2,179,940	7.9	41	—
49	First National Bank of Florida, Tampa	156,623	843,404	18.6	43	—
50	Boatmen's National Bank, St. Louis, Mo.	152,721	590,922	25.8	47	—

(a)—The sum of demand deposits due domestic banks and foreign banks for the bank and its domestic subsidiaries, plus deposits due banks in Edge banking subsidiaries' domestic offices.

How Bankers' Balances Compare(a)

By Federal Reserve District, 6/30/82 vs. 6/30/81

Federal Reserve District	Due to Banks (in thousands of dollars) 6/30/82 (a)			% Change (c)	Number of Banks(d) 6/30/82		
	6/30/82 (a)	6/30/81 (a)	6/30/81 (b)		6/30/82	6/30/81 (a)	6/30/81 (b)
1	1,145,108	1,349,625	1,338,198	—15.15	11	16	15
2	4,917,962	21,805,646	29,512,195	—77.44	28	31	33
3	853,317	1,028,938	1,031,662	—17.07	10	9	9
4	650,082	848,725	861,834	—23.40	13	13	13
5	645,226	857,698	861,897	—24.77	18	22	22
6	2,404,712	2,996,069	3,011,613	—19.74	49	47	47
7	3,994,385	4,600,363	4,609,303	—13.17	35	41	40
8	1,351,699	1,565,384	1,578,478	—13.65	20	21	22
9	747,531	702,079	706,857	+ 6.47	10	10	11
10	1,925,782	2,236,423	2,236,504	—13.89	35	39	39
11	3,658,705	3,603,370	3,625,175	+ 1.54	50	50	51
12	2,312,262	2,300,998	2,471,840	+ 0.49	22	22	23
Totals	**24,606,771**	**43,895,318**	**51,845,556**	**+43.94**	**301**	**321**	**325**

(a)—Based on the new definition of demand deposits due domestic banks which includes the sum of demand due mutual savings banks plus demand deposits due other U. S. commercial banks (including their foreign branches) but excludes the U. S. branches and agencies of foreign banks.

(b)—Based on the old definition of demand deposits due domestic banks which includes the sum demand deposits due mutual savings banks plus demand deposits due other U. S. banks, including the branches and agencies of foreign banks in the U. S. but excluding the foreign branches of other U.S. banks.

(c)—The percent change in correspondent balances from midyear 1981 to midyear 1982 based on the new definition of demand deposits due domestic banks.

(d)—The number of banks with $10 million or more in correspondent balances.

Largest Banks in Interbank Deposits (a)

Ranked by Size of Total Deposits to All Banks (b)

Banks With Total Interbank Balances of $10 million or More

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Rank 6/30/82		Deposits Due to Banks 6/30/82(b) (in $1,000)	% of Total deposits	Rank 6/30/81	Gain
1	Bank of America NT&SA, San Francisco (b)	5,866,747	5.9	11	+ 10
2	Manufacturers Hanover Trust Co., New York (b)	5,007,980	12.4	1	
3	Citibank NA, New York (b)	4,094,792	5.5	5	+ 2
4	Chase Manhattan Bank NA, New York (b)	3,891,727	6.0	2	
5	Bankers Trust Co., New York (b)	3,109,671	12.5	4	
6	Continental Illinois Nat'l B&T Co., Chicago (b)	3,099,994	10.6	8	+ 2
7	Morgan Guaranty Trust Co., New York (b)	3,075,981	8.3	3	
8	Chemical Bank, New York (b)	3,008,835	9.3	6	
9	Irving Trust Co., New York (b)	2,329,621	18.2	7	
10	First National Bank of Chicago (b)	2,327,134	9.2	9	
11	Marine Midland Bank NA, Buffalo, N.Y. (b)	1,839,377	12.2	10	
12	National Bank of North America, New York	1,065,195	19.7	76	+ 64
13	Security Pacific National Bank, Los Angeles(b)	963,682	4.0	21	+8
14	Crocker National Bank, San Francisco (b)	918,011	5.2	20	+ 6
15	Central Bank of the South, Birmingham, Ala	825,372	47.0	123	+108
16	Wells Fargo Bank NA, San Francisco (b)	730,592	4.1	31	+ 15
17	Philadelphia National Bank (b)	644,266	15.6	25	+ 8
18	InterFirst Bank Dallas NA (b)	564,274	7.3	14	
19	First National Bank of Boston (b)	563,096	5.0	17	
20	Texas Commerce Bank NA, Houston (b)	515,150	8.5	19	
21	First Interstate Bank of California, Los Angeles(b)	495,729	3.4	22	+1
22	RepublicBank Dallas NA	483,178	6.7	15	
23	Northern Trust Co., Chicago (b)	473,466	10.7	16	
24	Industrial Bank of Japan Trust Co., New York	451,502	40.6	55	+31
25	European American B & T Co., New York (b)	425,096	11.5	12	
26	Mellon Bank NA, Pittsburgh (b)	372,867	3.0	18	
27	First City National Bank, Houston	366,307	5.7	23	
28	Mercantile National Bank, Dallas	347,443	12.0	26	
29	First National Bank of Atlanta	345,035	14.9	36	+ 7
30	Seattle-First National Bank	329,783	3.8	47	+ 17
31	Bank of New York (b)	320,939	3.7	13	
32	Mercantile Trust Co. NA, St. Louis, Mo	311,474	15.4	27	
33	Centerre Bank NA, St. Louis, Mo	305,380	14.0	33	
34	Harris Trust & Savings Bank, Chicago (b)	298,320	6.4	42	+ 8
35	Citizens & Southern National Bank, Atlanta (b)	297,644	9.3	24	
36	National Bank of Detroit	293,919	3.9	32	
37	Northwestern National Bank, Minneapolis	291,581	8.9	28	
38	Allied Bank of Texas, Houston	291,511	20.1	34	
39	First National Bank, St. Paul, Minn	283,527	13.5	72	+ 33
40	First National Bank, Minneapolis (b)	258,157	7.7	40	
41	North Carolina National Bank, Charlotte (b)	255,428	4.7	37	
42	J. Henry Schroder Bank & Trust Co., New York (b)	254,723	17.1	41	
43	First Wisconsin National Bank, Milwaukee (b)	252,019	10.7	48	+ 5
44	Republic National Bank, New York (b)	229,838	0.0	67	+ 23
45	Bank of the Southwest NA, Houston	228,755	11.6	56	+ 11
46	American National Bank & Trust Co., Chicago	225,680	11.4	88	+ 42
47	Hartford National Bank & Trust Co., Conn	217,365	11.4	30	
48	Citizens Fidelity Bank & Trust Co., Louisville, Ky	216,785	15.1	35	
49	California Canadian Bank, San Francisco	214,278	30.7	176	+127
50	Indiana National Bank, Indianapolis	210,288	12.6	53	+ 3
51	Union Bank, Los Angeles	207,768	4.3	38	
52	State Street Bank & Trust Co., Boston (b)	207,626	10.3	62	+ 10
53	Shawmut Bank of Boston NA (b)	202,215	10.4	50	
54	Fidelity Bank, Philadelphia (b)	197,139	7.4	46	
55	Trust Company Bank, Atlanta	195,310	13.7	43	
56	Birmingham Trust National Bank, Ala	190,123	19.6	63	+ 7
57	United Bank of Denver NA	189,399	13.6	54	
58	First National Bank, Midland, Tex	188,539	12.7	70	+ 12
59	American Security Bank NA, Washington, D.C.(b)	180,352	7.5	119	+60
60	Citibank (South Dakota) NA, Sioux Falls	173,905	10.4		
61	First Tennessee Bank NA, Memphis	172,947	12.0	81	+ 20
62	First National Bank, Louisville, Ky	170,212	9.3	44	
63	Boatmen's National Bank, St. Louis, Mo	168,217	28.5	69	+ 6
64	Brown Brothers Harriman & Co., New York	167,843	27.0	86	+ 22
65	Bank of New England NA, Boston (b)	167,581	6.3	45	
66	Riggs National Bank, Washington, D.C. (b)	166,360	5.4	189	+123
67	First National State Bank of New Jersey, Newark	162,819	10.1	94	+27
68	Colorado National Bank, Denver	159,157	18.5	82	+ 14
69	Liberty National Bank & Trust Co., Oklahoma City	157,987	9.9	57	
70	First National Bank of Florida, Tampa	156,623	18.6	51	
71	Fort Worth National Bank, Tex	156,502	11.6	60	
72	First City Bank, Dallas	155,724	23.8	84	+ 12
73	Central Bank of Denver	153,638	19.8	115	+ 42
74	National Bank of Commerce, Dallas	148,055	24.4	79	+ 5
75	First National Bank & Trust Co., Oklahoma City	147,526	7.6	73	
76	Fuji Bank & Trust Co., New York	142,355	10.2	93	+ 17
77	Pittsburgh National Bank (b)	137,118	3.0	83	+ 6
78	First National Bank of Denver	134,800	10.0	39	
79	Merchants National Bank & Trust Co., Indianapolis	133,023	9.6	90	+11
80	Southeast Bank NA, Miami	132,896	2.6	58	
81	Bank of Oklahoma NA, Tulsa	132,706	12.1	61	
82	First State Bank, Abilene, Tex	131,478	30.2	80	
83	Girard Bank, Philadelphia (b)	130,870	5.2	52	
84	First National Bank of Commerce, New Orleans	121,853	15.5	49	
85	Texas Commerce Bank-Dallas NA	119,510	53.4	109	+ 24
86	Capital Bank NA, Houston	118,670	17.0	85	
87	Commerce Bank of Kansas City NA, Mo	117,929	18.2	68	
88	First Pennsylvania Bank NA, Philadelphia	113,077	3.5	66	
89	Fidelity Bank NA, Oklahoma City, Okla	113,014	17.4	121	+ 32
90	[illegible]	108,866	7.8	102	+ 12
91	Wachovia B & T Co. NA, Winston-Salem, N.C.(b)	107,811	2.4	99	+ 8
92	First National Bank, Kansas City, Mo	107,766	16.4	74	
93	M&I Marshall & Ilsley Bank, Milwaukee, Wis	106,097	15.4	92	
94	Atlantic Bank, New York	102,974	27.6	261	+167
95	Abilene National Bank, Tex	101,835	23.8		
96	Liberty National Bank & Trust Co., Louisville, Ky	99,237	13.0	75	
97	InterFirst Bank Houston NA	98,247	10.8	59	
98	American Fletcher National B & T Co., Indianapolis	96,656	5.0	78	
99	LaSalle National Bank, Chicago	94,765	11.1	138	+ 39
100	Manufacturers National Bank, Detroit	[illegible]	2.8	114	+ 14
101	Bank of California NA, San Francisco (b)	93,870	4.1	108	+ 7
102	Denver National Bank	89,839	37.2	89	
103	United States Trust Co., New York	89,798	5.7	71	
104	American Bank & Trust Co., Baton Rouge, La	88,371	16.1	104	
105	United Missouri Bank of Kansas City NA	87,921	11.1	97	
106	United Oklahoma Bank, Oklahoma City	87,487	42.8	151	+ 45
107	Connecticut Bank & Trust Co., Hartford (b)	86,967	3.5	87	
108	Provident National Bank, Philadelphia	85,739	3.8	77	
109	Merchants National Bank, Cedar Rapids, Iowa	85,566	23.4	100	
110	Scotiabank de Puerto Rico, Hato Rey	85,095	21.2	65	
111	United States National Bank, Portland, Ore	84,735	2.2	143	+ 32
112	Capital Bank & Trust Co., Baton Rouge, La	83,401	23.4	112	
113	Omaha National Bank, Neb	82,849	14.1	120	+ 7
114	Cullen Center Bank & Trust Co., Houston	82,001	18.3	98	
115	Maryland National Bank, Baltimore	79,891	3.0	140	+ 25
116	UBAF Arab American Bank, New York	79,702	9.4	348	+232
117	Bank of the South NA, Atlanta	79,579	10.3	105	
118	First National Bank, Jackson, Miss	79,245	7.4	96	
119	Old Stone Bank, Providence, R.I	78,724	5.6	340	+221
120	Valley National Bank, Phoenix, Ariz	77,323	1.5	130	+ 10
121	First American Bank of Nashville NA	76,558	6.4	110	
122	Manufacturers Hanover NA, Rochester, N.Y	75,001	17.1	192	+ 70
123	First National Bank, Fort Worth, Tex	73,336	6.7	64	
124	El Paso National Bank, Tex	72,230	12.3	211	+ 87
125	First National Bank & Trust Co., Lincoln, Neb	72,028	15.4	126	+1
126	Texas Commerce Bank-Austin NA	71,947	10.2	147	+ 21
127	Bank Leumi Trust Co., New York	71,138	3.5	29	
128	Banco de Ponce, P.R	71,040	6.6	91	
129	Community Bank, Huntington Park, Calif	69,843	17.4	128	
130	Fourth National Bank & Trust Co., Wichita, Kan	69,780	11.0	113	
131	Third National Bank, Nashville, Tenn	69,425	6.2	101	
132	Peoples National Bank of Washington, Seattle	69,144	5.0	142	+ 10
133	Iowa-Des Moines National Bank	68,634	10.8	107	
134	Deposit Guaranty National Bank, Jackson, Miss	67,432	5.2	116	
135	National City Bank, Cleveland	64,800	2.7	103	
136	United Southern Bank, Nashville, Tenn	64,700	39.7	139	+ 3
137	Sun Bank NA, Orlando, Fla	63,650	6.3	106	
138	Rainier National Bank of Washington, Seattle (b)	63,352	1.4	117	
139	Daiwa Bank Trust Co., New York	62,126	6.3	111	
140	Whitney National Bank, New Orleans	61,797	4.0	133	
141	Austin National Bank, Tex	61,701	7.6	127	
142	Equitable Trust Co., Baltimore	59,736	3.5	202	+ 60
143	First National Bank, Birmingham, Ala	58,416	4.2	150	+ 7
144	Bossier Bank & Trust Co., Bossier City, La	58,240	20.7	190	+ 46
145	Corpus Christi National Bank, Tex	57,980	12.6	137	
146	Michigan National Bank, Detroit	56,944	4.0	148	+ 2
147	Exchange Bank & Trust Co. of Florida, Tampa	56,548	9.8	135	
148	First National Bank, Omaha, Neb	55,708	15.6	129	
149	First National Bank, Amarillo, Tex	55,695	9.1	145	
150	Bank of Canton of California, San Francisco	55,118	18.0		
151	Union Planters National Bank, Memphis, Tenn	54,993	5.8	162	+ 11
152	United States National Bank, Omaha, Neb	54,710	15.1	165	+ 13
153	Continental National Bank, Fort Worth, Tex	54,016	9.5	125	
154	First Interstate Bank of Oregon NA	52,622	1.5	168	+ 14
155	Central National Bank, Cleveland (b)	51,733	3.1	196	+ 41
156	Commercial National Bank, Shreveport, La	51,271	7.7	164	+ 8
157	Worthen Bank & Trust Co. NA, Little Rock, Ark	51,007	10.4	136	
158	Southern National Bank, Houston	50,295	19.1	174	+ 16
159	Frost National Bank, San Antonio, Tex	49,836	4.4	124	
160	Maryland Bank NA, Newark, Del	49,518	34.0		
161	First National Bank, Cincinnati	49,450	5.5	175	+ 14
162	Bank of St. Louis, Mo	49,085	23.0	173	+ 11
163	First National Bank, Shreveport, La	47,550	6.9	191	+ 28
164	Bankers Trust Co., Des Moines, Iowa	47,378	10.9	157	
165	Bank of Tokyo Trust Co., New York	47,350	1.4	258	+ 93
166	Unitedbank-Houston	47,338	24.6	331	+165
167	United Central Bank of Des Moines NA, Iowa	47,195	20.0	170	+ 3
168	Hibernia National Bank, New Orleans	46,551	5.3	152	
169	Commerce Union Bank, Nashville, Tenn	46,265	4.3	178	+ 9
170	State National Bank, El Paso, Tex	46,019	8.3	222	+ 52
171	Lincoln First Bank NA, Rochester, N.Y	45,700	1.7	229	+ 58
172	American Nat'l Bank & Trust Co., St. Paul, Minn	45,380	17.7	144	
173	American Bank & Trust Co., Lafayette, La	44,955	16.8		
174	Atlantic National Bank of Florida, Jacksonville	44,423	2.4	171	
175	Bank of New Orleans & Trust Co	44,156	8.7	227	+ 52
176	United American Bank, Knoxville, Tenn	43,072	7.6	146	
177	American Nat'l Bank & Trust Co., Chattanooga, Tenn	42,832	7.4	134	
178	F&M Marquette National Bank, Minneapolis	42,528	4.3	166	
179	National Bank of Comm. T&S Assn., Lincoln, Neb	42,064	17.3	155	
180	Society National Bank, Cleveland	42,020	2.8	118	
181	Security National Bank, Sioux City, Iowa	41,800	17.9	198	+ 17
182	United Virginia Bank, Richmond	41,611	1.3	132	
183	Centerre Bank of Kansas City NA, Mo	41,351	18.9	228	+ 45
184	Detroit Bank & Trust Co	40,480	1.0	172	
185	City National Bank, Detroit	40,056	5.2	333	+148
186	Fifth Third Bank, Cincinnati	39,872	4.5	177	
187	First National Bank, Fort Meyers, Fla	39,831	13.8	180	
188	Amarillo National Bank, Tex	39,334	9.3	203	+ 15
189	First National Bank & Trust Co., Tulsa	39,173	3.8	213	+ 24
190	New Jersey Bank NA, West Paterson, N.J	38,500	4.4	182	
191	Central Bank, Oakland, Calif	38,425	4.8	193	+ 2
192	First National Bank, Lubbock, Tex	37,779	9.8	156	
193	[illegible]	37,764	15.3	244	+ 51
194	[illegible]	37,417	8.4	169	
195	[illegible] Trust Co., New York	36,337	52.2		
196	[illegible]	35,772	11.1	214	+ 18
197	[illegible]	35,444	8.6	183	
198	National Bank of Commerce, San Antonio, Tex	35,307	4.6	184	
199	[illegible] Bank, Milwaukee, Wis	34,749	6.0	153	
200	First Security Nat'l Bank & Trust Co., Lexington, Ky	34,579	6.6	208	+ 8

(a)—Based on the Report of Condition, or call report, for the bank and its domestic subsidiaries plus the Report of Condition for the bank's Edge Act banking subsidiaries' U.S. banking offices—head office plus branches combined. (b)—Includes demand, savings, and time deposits due both domestic and foreign banks.

NOTE: The bank's 6/30/81 rank is based on the old definition of interbank deposits, which did not include Edge banks' interbank deposits or the domestic banks' deposits due to foreign governments and official institutions. Also, the ratio of total interbank deposits to total deposits is based on the total deposits in a bank's domestic offices (item 34c of the call report) plus total deposits in Edge subsidiaries and foreign offices (item 34b).

Largest Banks in Interbank Deposits (a)

Ranked by Size of Total Deposits to All Banks (b)

Banks With Total Interbank Balances of $10 million or More

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Rank 6/30/82		Deposits Due to Banks 6/30/82(b) (in $1,000)	% of Total deposits	Rank 6/30/81	Gain
201	RepublicBank NA, Houston	34,162	3.0	160	
202	Commercial National Bank, Kansas City, Kan.	32,832	17.1	220	+ 18
203	Pan American Bank NA, Miami (b)	32,624	6.1	252	+ 49
204	Key Bank NA, Albany, N.Y.	32,343	3.2	149	
205	Midway National Bank, St. Paul, Minn.	32,278	21.1	204	
206	Guaranty Bank & Trust Co., Lafayette, La.	31,928	5.1	265	+ 59
207	City & County Bank, Knoxville, Tenn.	31,709	18.4		
208	Commercial National Bank, Little Rock, Ark.	31,544	11.3	185	
209	Golden State Sanwa Bank, San Francisco	31,313	4.2		
210	Midland National Bank, Tex.	30,999	8.1		
211	First Union National Bank, Charlotte, N.C.(b)	30,945	0.9	266	+55
212	Midlantic National Bank, Newark, N.J.	30,627	2.0	131	
213	First Tennessee Bank NA, Chattanooga	30,542	8.2	210	
214	Sears Bank & Trust Co., Chicago	30,137	8.6	260	+ 46
215	Barnett Bank of Tampa NA, Fla.	29,423	18.3	209	
216	First & Merchants National Bank, Richmond	29,352	1.4	141	
217	AmeriTrust Co., Cleveland	29,332	0.7	95	
218	Florida National Bank of Miami	29,286	6.7	284	+ 66
219	Mercantile-Safe Deposit & Trust Co., Baltimore	29,226	5.5	201	
220	Charleston National Bank, W. Va.	28,952	12.0	326	+106
221	Boatmen's Bank & Trust Co., Kansas City, Mo.	28,918	16.8	268	+ 47
222	Georgia Railroad Bank & Trust Co., Augusta	28,802	8.6	253	+ 31
223	Security Trust Co., Rochester, N.Y.	28,716	4.6	247	+ 24
224	Michigan National Bank, Lansing	28,627	2.0	195	
225	Bank One of Columbus NA, Ohio	28,624	2.7	179	
226	Fidelity Union Bank, Newark, N.J.	28,444	1.3	321	+ 95
227	Bank of North Dakota, Bismarck	28,332	5.2	246	+ 19
228	National Bank of Georgia, Atlanta	28,232	6.6	372	+144
229	Manufacturers & Traders Trust Co., Buffalo, N.Y.	28,094	2.0	158	
230	First-Wichita National Bank, Wichita Falls, Tex.	28,033	7.6	298	+68
231	First American Bank NA, Washington, D.C.	27,108	5.1	288	+ 57
232	American National Bank, Austin, Tex.	27,061	8.1	225	
233	Flagship Bank of Tampa, Fla.	26,934	11.0	217	
234	Flagship National Bank of Miami	26,828	4.1	359	+125
235	National Bank of Commerce, Memphis	26,671	4.6	199	
236	Hutchinson National Bank & Trust Co., Kan.	26,356	19.3	206	
237	First National Bank, Waco, Tex.	26,303	11.5	248	+ 11
238	First National Bank, Little Rock, Ark.	26,267	9.8	207	
239	Old National Bank, Evansville, Ind.	25,885	5.9	223	
240	Louisiana National Bank, Baton Rouge, La.	25,796	3.6	238	
241	Industrial Valley Bank & Trust Co., Philadelphia	25,561	1.8	296	+55
242	Alamo National Bank, San Antonio, Tex.	25,403	5.7	235	
243	First National Bank, Columbia, S.C.	25,388	3.1	241	
244	National State Bank, Elizabeth, N.J.	25,373	3.1	194	
245	Oregon Bank, Portland	25,202	3.6	272	+ 27
246	UMB Bank & Trust Co., New York	25,132	14.8		
247	Central Bank, Monroe, La.	24,669	8.1	236	
248	Florida National Bank of Jacksonville	24,590	5.1	219	
249	Equibank, Pittsburgh	24,337	1.0	277	+ 28
250	Citizens & Southern National Bank, Charleston, S.C.	24,014	2.3	313	+ 63
251	Central Penn National Bank, Philadelphia	23,995	3.6	232	
252	Boatmen's Union National Bank, Springfield, Mo.	23,942	11.6	216	
253	United Kentucky Bank, Inc., Louisville	23,884	8.8	239	
254	National Bank of Waterloo, Iowa	23,810	13.2	249	
255	First City Bank of Corpus Christi, Tex.	23,767	8.2	200	
256	Commercial National Bank of Peoria, Ill.	23,735	7.6	295	+ 39
257	Huntington National Bank, Columbus, Ohio	23,581	0.9	303	+ 46
258	InterFirst Bank Wichita Falls NA, Tex.	23,571	7.4	221	
259	First National Bank, Baltimore (b)	23,190	1.0	161	
260	Israel Discount Bank of New York	23,149	0.9	154	
261	Citizens National Bank, Evansville, Ind.	23,101	5.3	243	
262	Boston Safe Deposit & Trust Co.	22,979	5.9	289	+ 27
263	First National Bank, Albuquerque, N.M.	22,960	4.5	237	
264	First Eastern Bank NA, Wilkes-Barre, Pa.	22,835	3.1	270	+ 6
265	First National Bank, Wichita, Kan.	22,796	6.5	224	
266	Citizens National Bank, Waco, Tex.	22,115	8.6	186	
267	Barclays Bank of New York	22,014	2.3		
268	City National Bank Austin, Tex.	22,002	5.2	226	
269	Mitsui Manufacturers Bank, Los Angeles	21,879	1.6	122	
270	Kellogg-Citizens National Bank, Green Bay, Wis.	21,749	9.4	276	+6
271	First Interstate Bank of Denver NA	21,538	9.1	205	
272	Citizens First National Bank, Tyler, Tex.	21,222	8.7	234	
273	Lloyds Bank California, Los Angeles	21,115	1.0	336	+ 63
274	First Security Bank of Utah NA, Ogden	20,872	1.2	212	
275	Bank of Hawaii, Honolulu	20,263	0.9	257	
276	Security National Bank, Kansas City, Kan.	20,033	13.9	271	
277	Lubbock National Bank, Tex.	19,901	5.8	187	
278	Heritage Bank, Milwaukee, Wis.	19,797	21.8	318	+ 40
279	Toy National Bank, Sioux City, Iowa	19,779	15.9	269	
280	Union National Bank, Little Rock, Ark.	19,726	7.4	197	
281	Barnett Bank of Jacksonville NA, Fla.	19,588	4.0	188	
282	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	19,524	3.8	233	
283	Park National Bank, Knoxville, Tenn.	19,200	4.8	230	
284	Commonwealth National Bank, Harrisburg, Pa.	19,072	2.1	159	
285	Union Bank & Trust Co. NA, Grand Rapids, Mich.	18,818	3.8	255	
286	Banco Popular de Puerto Rico, San Juan	18,651	0.8	279	
287	Banco de San Juan, Santurce, P.R.	18,528	5.0	292	+ 5
288	Central National Bank, Chicago	18,506	4.5	242	
289	First Bank NA, Milwaukee	18,406	4.1	291	+ 2
290	California Overseas Bank, Los Angeles	18,185	16.4	293	+ 3
291	First National Bank of St. Joseph, Mo.	18,165	9.0	302	+ 11
292	Jacksonville National Bank, Fla.	17,963	10.7		
293	First Alabama Bank of Montgomery NA	17,613	3.9	251	
294	Security Bank NA, Billings, Mont.	17,344	8.5	297	+ 3
295	Central Trust Co. NA, Cincinnati	17,306	1.8	278	
296	Sumitomo Bank of California, San Francisco	17,254	0.9	304	+ 8
297	Drovers Bank, Chicago	17,181	9.8	262	
298	Kanawha Valley Bank NA, Charleston, W. Va.	17,077	5.1	287	
299	Fleet National Bank, Providence, R.I. (b)	17,017	0.6	356	+ 57
300	Bank of Commerce & Trust Co., Tulsa, Okla.	16,911	7.9		
301	First National Bank, Topeka, Kan.	16,727	7.3	250	
302	Commerce-Manchester Bank, St. Louis Mo.	16,727	12.3	275	
303	Davenport Bank & Trust Co., Iowa	16,680	4.3	167	
304	First National Exchange Bank, Roanoke, Va.	16,585	1.4	256	
305	First Interstate Bank of Arizona NA, Phoenix	16,231	0.5	379	+ 74
306	Japan California Bank, Los Angeles	16,092	20.0	312	+ 6
307	Rhode Island Hospital Tr. Nat'l Bank, Providence	16,026	1.3	332	+25
308	Girard Bank Delaware, Dover	16,009	5.3		
309	First National Bank, Brownsville, Tex.	16,000	3.6		
310	First National Bank, Belleville, Ill.	15,937	7.5	324	+ 14
311	First National Bank, Hutchinson, Kan.	15,543	14.0	346	+ 35
312	National City Bank, Minneapolis	15,510	5.5	316	+ 4
313	American National Bank, Amarillo, Tex.	15,466	7.8	355	+ 42
314	Fourth National Bank, Tulsa, Okla.	15,369	4.9	314	
315	Union National Bank, Wichita, Kan.	15,298	7.8	320	+ 5
316	First Wisconsin National Bank, Eau Claire	15,183	10.6	285	
317	First National Bank, Sioux City, Iowa	15,105	11.4	274	
318	Cullen/Frost Bank of Dallas NA	15,076	8.7	263	
319	Midland National Bank, Minneapolis	14,567	7.3	294	
320	Preston State Bank, Dallas	14,322	3.7	305	
321	Ouachita National Bank, Monroe, La.	14,237	3.8	273	
322	Shawmut Worcester Cty Bank NA, Worcester, Mass.	14,029	2.4	280	
323	McAllen State Bank, Tex.	13,988	3.3	317	
324	Chicago-Toyko Bank	13,764	4.9	290	
325	Jefferson Bank & Trust Co., Jefferson Parish, La.	13,490	5.3		
326	Capital City First National Bank, Tallahasse, Fla.	13,416	12.1	319	
327	Union Trust Company of Maryland, Baltimore	13,324	1.2	215	
328	Merchants National Bank, Topeka, Kan.	13,288	8.6	329	+ 1
329	Capital Bank, North Bay Village, Fla.	13,216	5.7		
330	First Eastern National Bank, Kingsport, Tenn.	13,127	4.8		
331	Zions First National Bank, Salt Lake City, Utah	12,957	0.9	283	
332	Old National Bank of Washington, Spokane	12,769	1.3	308	
333	City National Bank, Beverly Hills, Calif.	12,703	1.0	300	
334	Barnett Bank of South Florida NA, Miami	12,627	1.0	181	
335	InterFirst Bank Odessa NA, Tex.	12,548	5.7		
336	Laredo National Bank, Tex.	12,367	1.7		
337	Enterprise Bank-Houston	12,335	7.9		
338	Maine National Bank, Portland	12,303	2.8	373	+ 35
339	Bankers Tr Co of Hudson Valley NA, Poughkeepsie, NY	12,282	4.7		
340	Bank of Virginia, Richmond	12,044	0.5		
341	Union Trust Co., Stamford, Conn.	11,921	1.1	334	
342	Albuquerque National Bank, N.M.	11,811	1.4	367	+ 25
343	First National Bank of Jefferson Parish, Gretna, La.	11,795	4.2		
344	United Bank of Arizona, Phoenix	11,492	1.5	328	
345	Memphis Bank & Trust Co., Tenn.	11,406	5.1	345	
346	National Boulevard Bank, Chicago	11,381	3.6	347	+ 1
347	Roig Commercial Bank, Humacao, P.R.	11,295	9.2	310	
348	American Bank & Trust Co., New Orleans	11,073	3.2	264	
349	Merchants National Bank, Mobile, Ala.	10,964	2.5	342	
350	BancOhio National Bank, Columbus	10,843	0.3		
351	Florida National Bank, Orlando	10,691	9.3		
352	South Carolina National Bank, Columbia	10,628	0.8	322	
353	First National Bank & Trust Co., Salina, Kan.	10,583	10.3	371	+18
354	Tyler Bank & Trust Co., Tex.	10,569	5.4	375	+ 21
355	Commercial Bank & Trust Co., Salt Lake City, Utah	10,490	5.8	327	
356	Continental Bank, Norristown, Pa.	10,400	0.6	301	
357	Virginia National Bank, Norfolk	10,340	0.4	267	
358	Merrill Trust Co., Bangor, Me.	10,332	3.7	389	+ 31
359	American National Bank, St. Joseph, Mo.	10,265	5.4	351	
360	National Bank of Washington, D.C.	10,258	1.2		
361	Barnett Bank of Central Florida, Winter Park	10,160	2.3	218	
362	Third NB of Hampden Cty, Springfield, Mass.	10,097	2.1	350	

(a)—Based on the Report of Condition, or call report, for the bank and its domestic subsidiaries plus the Report of Condition for the bank's Edge Act banking subsidiaries' U.S. banking offices—head office plus branches combined. (b)—Includes demand, savings, and time deposits due both domestic and foreign banks.

NOTE: The bank's 6/30/81 rank is based on the old definition of interbank deposits, which did not include Edge banks' interbank deposits or the domestic banks' deposits due to foreign governments and official institutions. Also, the ratio of total interbank deposits to total deposits is based on the total deposits in a bank's domestic offices (item 24a of the call report) plus total deposits in Edge subsidiaries and foreign offices (item 24b).

The Correspondent Banking tabulation was compiled by Harvey Glassman and Terry Gerber of American Banker's Statistics Department under the direction of L. Michael Cacace, Director of Statistical Services.

Correspondent Banking Guide to the Statistical Listings

By L. MICHAEL CACACE

This year **American Banker** presents nine tables which provide information about correspondent banking in 1982. Three of these tables are new, and the other six tables have been revised to reflect changes in American Banker definitions of correspondent balances. All the tables are located in the special insert of this edition. A description of each table is presented below.

The first table, which appears on pages 2A — 4A measures domestic correpsondent balances and is entitled "Banks by Demand Deposits Due U.S. Banks." All banks with $10 million or more in these deposits on June 30, 1982, are listed. At midyear, 301 banks met the requirement for inclusion.

This year, American Banker has revised its definition of demand deposits due U.S. banks. The major change in definition is the removal of demand deposits due the U.S. branches and agencies of foreign banks (item 5a, Schedule F, Report of Condition). These balances are now included in American Banker's revised definition of "Deposits Due Foreign Banks." However, the data shown for June 30, 1981, are based on American Banker's old definition of domestic correspondent balances which included the foreign banks' U.S. branch and agenecy deposits.

The second table, which appears on pages 5A — 9A, lists the 301 banks with domestic correspondent balances of $10 million or more on June 30, 1982, by Federal Reserve District. Within the district, banks are listed alphabetically by state; and within state, the banks are listed in order of demand deposits due to domestic banks. This table also shows each bank's "other deposits due all banks", its "total deposits due all banks", its total domestic deposits, and the ratio of demand deposits due domestic banks to total domestic deposits. Data are shown for both June 30, 1982, and June 30, 1981. However, the 1981 data are based on the old definitions of correspondent balances. The footnotes to this table describes in detail the changes in definitions.

The third table, which appears tat the bottom of page 9A, is entitled "Interbank Deposits in All Commercial Banks". This table shows the level of domestic correspondent balances outstanding at all banks in thhe nation from yearend 1950 to midyear 1982. Data for yearend 1981 and midyear 1981 have been restated to conform to the changes in definition. Again, the footnotes describe these changes.

The table on page 10A, entitled "Deposits Due Foreign Banks", is American Banker's measure of foreign correspondent balances. American Banker has redefined its definition of foreign correspondent balances this year to include the deposits of foreign governments and official institutions and the U.S. agencies and branches of foreign banks. In addition, for the first time, American Banker includes the foreign correspondent balances in banks' Edge banking subsidiaries. Banking Edges account for over 13% of these balances. At midyear, this table shows that 67 banks had foreign correspondent balances of $10 million or more; and of these banks, 41 had Edge banking subsidiaries. Data for June 30, 1981, were restated to include the Edges and the new definition of foreign correspondent balances.

Appearing on the bottom of page 10A, is another new table entitled "Interbank Deposits in All Edge Subsidiaries." This table shows the level of foreign correspondent balances in all U.S. Edge banking offices for midyear 1981, yearend 1981, and midyear 1982. It is analogous to the table on page 9A, and gives the Edge banking component of the totals appearing in the table on 9A.

A new table entitled "Edge Banking Subsidiary Component of Demand Deposits Due Foreign Banks" appears on page 12A. This table identifies the 41 banks and their Edge banking subsidiaries; the foreign correspondent balances in the Edge banking subsidiaries; and the ratio of Edge correspondent balances to total correspondent balances. Data comparisons for midyear 1982 and midyear 1981 are shown. Again, the footnotes describe in detail, definitions and data sources.

Another new table entitled "Top 50 Banks in Demand Deposits Due All Banks" appears on page 13A. This table sums, for the top 50 banks in the nation, their domestic and foreign correspondent balances to produce American Banker's new measure of correspondent banking: "total correspondent balances".

Also appearing on page 13A is a small summary table of domestic correspondent balances by Federal Reserve District for all banks with $1 million or more in such balances. This table shows two sets of data for June 30. 1981. One is based on the old definition of domestic correspondent balances and the other is based on the new definition. This table enables the reader to measure the affect of definitional changes on the aggregate totals.

On pages 14A and 15A, American Banker identifies and lists the 362 banks in the U.S. with total deposits due all banks of $10 million or more on June 30, 1982. The table, which is entitled "Largest Banks in Interbank Deposits" lists the sum of demand, savings, and time deposits due to domestic and foreign banks in each bank's domestic offices plus its Edge banking offices in the U.S. The table also shows the ratio of total interbank deposits to total deposits (both domestic and foreign).

First Hartford Bancshares

ATLANTA — The Federal Reserve Bank of Atlanta has approved the application of First Hartford Bancshares Inc., Hartford, Ala., to become a bank a holding company by acquiring the First National Bank of Hartford, Ala. ■

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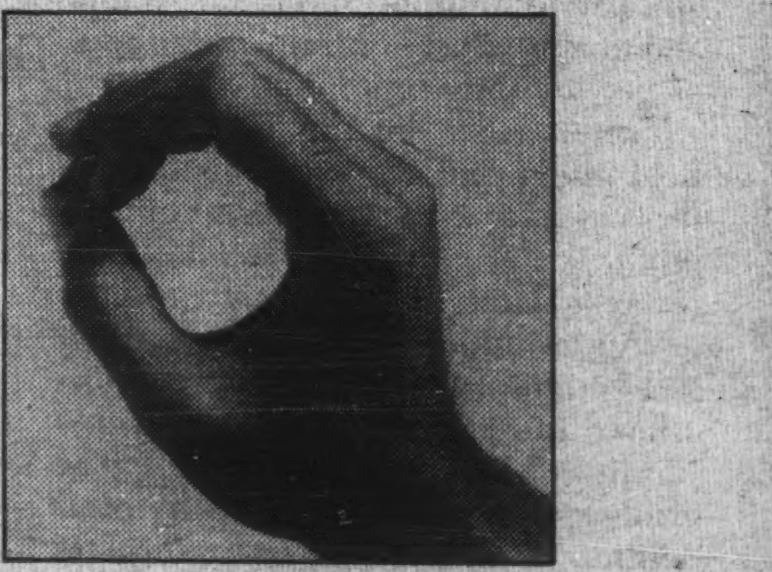

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Comment

Deregulation Is Hell!

By SANFORD ROSE

Public hosannas, but private grief. That's the best way to describe the preliminary reaction of intelligent bankers to the new money market account.

Example: Security Pacific is publicly enthusiastic about the new account. But CEO Dick Flamson sits dejectedly in his office, actually wondering whether he should remain in retail banking. Mr. Flamson's reaction is not untypical of that of many far-seeing banking executives.

Security Pacific research reveals the following: Holders of money fund shares were never interested in a transactions capability. They viewed their money fund accounts as savings instruments. Only corporate holders of fund shares were enamored of a transactions feature.

Nor is the typical money fund shareholder fearful of the lack of FDIC insurance. Indeed, a surprisingly large number think that their shares are as safe as, or safer than, a money market account in a bank. And some even believe that the congressional pledge of full

➻ Comment: Page 4

Depositors at Failed Thrift Face Loss on Uninsured Funds

By RICHARD RINGER

CHICAGO — For the first time, depositors at a failed savings and loan association may lose a portion of their deposits that exceed the $100,000 insured amount.

North Kansas Savings Association of Beloit, Kan., was closed Friday by the Federal Home Loan Bank Board because of potentially excessive loan losses. This left a "very minimal number of depositors" with the prospect of not collecting all funds in their accounts that exceed the insured levels.

In a similar action this summer, the Federal Deposit Insurance Corp. liquidated Penn Square Bank NA of Oklahoma City without fully covering $250 million in uninsured deposits.

About 24 deposit accounts "at tops" of the failed Kansas institution exceeded the $100,000 amount, a spokesman for the Bank Board said. The aggregate uninsured deposits total less than $15,000, the spokesman said. The highest amount in an individual account is $800.

These depositors are likely to get all "but a small portion" of their uninsured deposits back once federal regulators complete a liquidation of the failed institution's assets, the spokesman added.

The uninsured deposits were in individual accounts, not those of corporations.

After closing North Kansas Savings, the Bank Board proceeded to liquidate the institution in a manner quite dif-

➻ N. Kansas: Page 25

INSIDE

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Turkey

Turkey's economic problems have begun to be solved after a recent change in governments. The stability and policies of the present prime minister are seen as some of the reasons for the change. See page..13

US Halts NCNB, Exchange Accounts

Special to the American Banker

TAMPA — The Comptroller of the Currency ordered North Carolina's NCNB Corp. and Florida's Exchange Bancorp late Monday to temporarily halt the marketing of a new high-interest-bearing, short-term money market fund account.

The action abruptly ends the week-old NCNB program and the day-old Exchange plan. (Exchange is expected to be acquired by NCNB in December for $134 million.)

The Comptroller's action was prompted by a ground swell of criticism and complaints from competing bankers who felt the program violated existing banking laws. New regulations allowing the banks to offer the money market accounts do not become effective until Dec. 14, and the guidelines have yet to be published.

At the Charlotte-based NCNB Corp., corporate communications director Jim Chandler said the program "was in line with what we believe the regulations will be."

'Still Hiding Behind Regulations'

In Florida, Exchange president Gordon W. Campbell was critical of his competitors, whom he charged "are still

➻ Florida: Page 32

Citibank Applies to SEC For Commingled IRA Investment Trust

By DAVID O. TYSON

NEW YORK — A registration statement for the Collective Investment Trust for Citibank IRAs has been filed at the Securities and Exchange Commission in a landmark attempt to commingle individual retirement accounts managed by a bank.

If the SEC clears the statement in its present form, the open-end fund will have four separate classes of units: An income portfolio, equity portfolio, balanced portfolio, and short-term portfolio. Participants could apportion their IRA assets among them.

➻ Citibank: Page 11

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Houston
Tampa

RMA Offers Credit Course

PHILADELPHIA — A new training program that teaches credit and loan personnel — from trainees to senior management — how to obtain and transmit accurate commercial credit information with a minimum of risk is now available from Robert Morris Associates.

Entitled Just the Facts?, the program is made up of three components: a professionally produced 22-minute videotape, a program guide, and a student manual.

RMA, the national association of bank loan and credit officers, has released this lighthearted but highly structured videotape presentation. In it, viewers can follow RMA's "investigator" in her pursuit of commercial credit information exchange excellence. While the videotape stands alone as a valuable instructional aide, additional in-depth training is available by using it in conjunction with the program guide and an optional student manual.

The program guide follows the same theme as the videotape, giving bankers a choice of four training formats — in the last two, the Student Manual is required:

- 60-minute refresher course for an experienced banker.
- Group review for more than one experienced banker.
- Self-study program for bankers with little or no experience.
- Comprehensive classroom training program.

Just the Facts? is the only program available that answers all of a bank's training needs in the commercial credit information exchange process. It is a complete instructional package for use by bank trainers. In addition, it can be used as a self-study program by bank trainees and as a refresher course for experienced bankers.

Price of the videotape and accompanying Program Guide is $327 for RMA member banks and $487 for nonmembers. Price of the optional Student Manual is $15 for RMA members and $21 for nonmembers.

For more information, or to order, contact the RMA Order Department, 1616 Philadelphia National Bank Bldg., Philadelphia, PA 19107. ■

Meredosia Bancorp.

ST. LOUIS — The Federal Reserve Bank of St. Louis has approved the application of Meredosia Bancorp. Inc., Springfield, Ill., to acquire Farmers & Merchants State Bank of Virden, Ill. ■

TEXAS UTILITIES COMPANY

COMMON STOCK DIVIDEND

The Board of Directors has declared a regular quarterly dividend of 51 cents per share on the common stock of the Company, payable January 3, 1983 to shareholders of record at the close of business December 10, 1982.

PETER B. TINKHAM
Secretary

Dallas, Texas
November 19, 1982

Electric Utility Subsidiaries:
Dallas Power & Light Company
Texas Electric Service Company
Texas Power & Light Company

1982 Holiday Savings Funds

Club Pay-outs Compared with 1981 Totals

To provide comparative published data on holiday savings funds, reports of 1982 pay-out totals will be printed as received, with comparable 1981 figures where made available.

	Distribution		Number of Accounts		Major types of Account Offered(a)		Most Common Payment Schedule(b)	
	1982 $	1981 $	1982	1981	1982	1981	1982	1981
First Eastern Bank NA, Wilkes-Barre, Pa.	9,880,149	9,552,697	31,841	34,329	C	C	W	W
Williamsburgh Savings Bank, Brooklyn, New York	9,788,814	9,506,026	29,325	34,059	P	C	W	W
Northeastern Bank of Pennsylvania, Scranton	6,417,897	5,970,434	19,878	19,402	C	C	W	W
Fulton Bank, Lancaster, Pa	6,263,389	6,399,532	14,345	15,464	C	C	B	B
Albany Savings Bank, N.Y	5,799,131	5,938,255	19,583	28,118	P	P	W	W
Gallatin National Bank, Uniontown, Pa	5,183,713	4,440,858	20,409	20,503	C	C	W	W
First National Bank of South Carolina, Columbia	4,907,632	4,828,884	12,598	14,372	E	E	B	B
Equibank, Pittsburgh	4,705,265	5,113,479	13,999	15,975	C	C	B	B
Green Point Savings Bank, Brooklyn, New York	4,075,715	4,113,644	13,347	14,324	P	P	W	W
Bank of Pennsylvania, Reading	3,870,448	3,842,191	10,383	11,613	P	P	B	B
Key Bank of Central New York, Syracuse	3,764,907	3,617,231	13,236	12,482	C	C	W	W
Morris County Savings Bank, Morristown, N.J	3,400,122	3,326,453	9,009	9,440	P	P	W	W
Union National Bank, Pittsburgh	3,387,828	3,601,009	15,134	16,912	C	C	B	B
Genesee Merchants Bank & Trust Co., Flint, Mich.	3,056,907	2,819,740	14,506	13,902	C	C	B	B
Midlantic National Bank/Merchants, Neptune, N.J.	3,038,433	3,047,096	9,962	9,554	C	C	W	W
United National Bank, Plainfield, N.J	2,802,858	2,773,491	6,278	6,546	C	C	W	W
New Haven Savings Bank, Conn	2,703,747	2,566,696	9,607	10,191	C	C	W	W
Orange Savings Bank, Livingston, N.J	2,588,321	2,617,090	10,974	8,662	P	P	F	F
First National Exchange Bank, Roanoke, Va	2,080,121	2,263,098	9,658	10,910	C	C	W	W
Mid-State Bank & Trust Co., Altoona, Pa	2,071,894	2,282,524	8,010	9,118	C	C	B	B
Schenectady Trust Co., N.Y	2,010,562	1,869,233	6,787	6,613	C	C	W	W
Southern Bank & Trust Co., Greenville, S.C	1,966,000	1,703,000	6,250	8,100	C	C	B	B
Eastern Savings Bank, Scarsdale, N.Y	1,958,000	1,952,000	6,083	6,518	P	P	W	W
Peoples Nat'l Bank of Cent'l Jersey, Piscataway, N.J.	1,880,805	1,741,946	5,817	6,081	C	C	W	W
Amoskeag Savings Bank, Manchester, N.H	1,841,830	2,027,720	7,046	8,450	P	P	F	F
National Savings Bank of the City of Albany, N.Y.	1,785,975	1,785,990	6,565	8,743	P	P	F	F
M & I American Bank & Trust Co., Racine, Wis	1,690,000	1,909,000	2,724	3,198	C	C	W	W
First National Bank of Bradford County, Towanda, Pa.	1,460,191	1,347,604	4,867	4,971	C	C	W	W
National City Bank of Evansville, Ind	1,406,609	1,396,637	3,488	3,867	C	C	F	F
Colonial American National Bank, Roanoke, Va	1,375,955	1,364,471	4,474	5,000	C	C	W	W
Bankers Trust Co. of Western N.Y., Jamestown	1,365,473	1,363,812	4,136	4,623	C	C	W	W
Old National Bank, Evansville, Ind	1,342,111	1,275,534	3,520	3,371	C	C	F	F
Kanawha Valley Bank NA, Charleston, W. Va	1,294,358	1,326,088	3,803	4,189	C	C	W	W
College Point Savings Bank, Queens, New York	1,200,000	1,150,000	5,069	5,029	P	P	W	W
Second National Bank, Warren, Ohio	1,116,793	1,240,731	3,147	3,831	C	C	W	W
Binghamton Savings Bank, N.Y	1,099,355	1,100,515	3,507	3,834	P	P	F	F
American National Bank & Trust Co., Rockford, Ill.	903,995	862,742	2,298	2,223	C	C	F	F
Norwalk Savings Society, Conn	888,277	916,898	1,827	1,969	P	P	W	W
National Bank & Trust Co., South Bend, Ind	881,184	1,000,222	3,742	4,648	C	C	W	W
New Brunswick Savings Bank, N.J	779,963	717,314	1,927	1,898	P	P	F	F
Trust Company Bank of Middle Georgia NA, Macon	775,513	733,356	3,359	3,104	C	C	W	W
First National Bank of Mishawaka, Ind	619,060	672,079	2,816	3,607	C	C	W	W
State Bank of Albany, N.Y	601,706	657,478	2,706	3,014	C	C	W	W
Torrington Savings Bank, Conn	448,093	461,383	1,578	1,983	C	C	W	W
Second National Bank, Saginaw, Mich	413,626	441,436	1,983	2,258	C	C	W	W
County Bank of Santa Cruz, Calif	346,000	418,984	900	1,022	E	E	M	M
Seattle Trust & Savings Bank	282,200	260,753	1,170	1,145	E	E	F	F
Peoples Savings Bank, New Britain, Conn	227,920	216,199	792	898	P	C	W	W
InterFirst Bank Wichita Falls NA, Tex	188,421	157,630	603	N.A.	C	C	W	W
Rainier National Bank, Seattle	63,211	68,360	13,064	14,573	E	E	M	M

(a)-Major Account type: C—Coupon Book; P—Passbook; S—Statement Account; E—Electronic Funds Transfer
(b)-Payment Schedule: W—Weekly; B—Bi-weekly; M—Monthly; F—Flexible
(N.A.)-Not Available.

Economist Sees Policy Of Stimulation Ahead

NEW YORK — Weak business conditions and nationwide election returns are likely to intensify the use of stimulative policies to spur economic growth in the months ahead, according to an analysis released by the Conference Board.

The analysis, by Conference Board chief economist Albert T. Sommers, appears in the latest issue of the Sommers Letter.

Declares Mr. Sommers: "The deterioration of business continuing into the fourth quarter and the results of the election, taken together, carry strong cyclical implications for 1983. If this 'burned-out recession' is now to be treated by policies that focus with determination on a growth target, a moderately vigorous recovery is an odds-on probability. From here on, every day that fails to disclose evidence of some improvement in business conditions will nudge policy toward still more stimulus."

Current conditions strongly suggest that the Federal Reserve will provide continued monetary stimulus to expand economic growth. "The U.S. election has produced a profoundly stimulative outcome," Mr. Sommers declares. "It has certainly not ditched all of Reaganomics, but it has certainly urged (and it will compel) pragmatic appraisal and treatment of deep and sustained recession.

The Federal Reserve is often said to 'read the election returns.' This time around, it seems to have anticipated them. The election said that Federal Reserve policy is now on the right track and that it better not get off. There will be no new rise in interest rates for a long time. For the next few quarters, still further declines are probable. Along with monetarism, supply-side economics is suspended, for the duration of the emergency. The budget compromises of 1983 will seek a downtrend in the federal deficit, without impairing prospects for a recovery of private demand."

The analysis emphasizes that renewed economic growth will help shrink the federal budget deficit more than any conceivable government policy. But unemployment will remain a troublesome issue throughout next year. Even a 3% gain in real GNP in 1983 would leave the unemployment rate about 10% by the end of next year. An unemployment rate of nearly 12% is in prospect if an economic recovery does not occur.

Observes Mr. Sommers: "For conservatives as well as liberals, the case for stimulative policy is overwhelming strong. It serves neither of their purposes to chase the inflation enemy over the horizon, while unemployment sacks the citadel. Compromise should be the order of the day." ■

Labor Group Protests At Credit Union Site

Special to the American Banker

PHILADELPHIA — A fracus at a new office under construction for the Ukranian Self Reliance Federal Credit Union here made news in daily newspapers, radio, and TV when it erupted into brick throwing, window smashing, and ramming of the building by a piece of construction equipment.

About 100 pickets from the Building and Construction Trade Council, of whom three were arrested, were protesting the use of nonunion workers in the remodeling of an old gasoline station. The council said those on the picket line were threatened with iron pipes.

The credit union said it was relying on its own members to do the work themselves to save money. ■

NOTE

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